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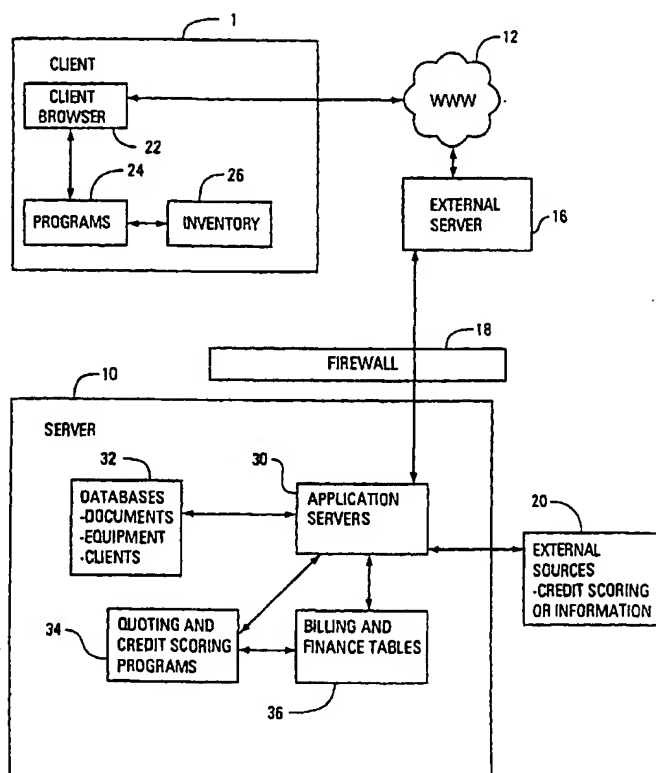
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(54) Title: METHOD AND SYSTEM FOR GENERATING AUTOMATED QUOTES AND FOR CREDIT PROCESSING AND SCORING



(57) Abstract: The present invention relates to a method and system for leasing a vehicle, including generation of a quote for a leased vehicle and generation of a credit report for a lessee. The invention may utilize one or more servers (10) which are accessible by one or more clients (14). The servers (10) communicate with the client (14) over a communicate path (12), which may be a direct dial connection, the Internet or World Wide Web or other suitable communications path. Using this arrangement the invention electronically solicits, receives, stores and computes leasing and credit information and generates reports and documentation.

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Title: Method and System for Generating Automated Quotes and for Credit Processing and Scoring

1. Field

This invention relates to a method and system for providing automated quotes for leases and loans and/or for a method and system for providing automated credit scoring for a lease or loan. More particularly, the invention relates to a method and system for providing real quotes for a vehicle, auto, or equipment lease or loan. In addition, the invention relates to a method and system for providing automated credit scoring and processing for a lease for a vehicle, auto, or piece of equipment. The method and system of the invention may use the Internet and computer hardware and software.

2. Background

In order to lease a piece of equipment, such as a vehicle, a lessee typically visits a dealer of the equipment and arranges for certain of the terms for a lease of the piece of equipment. The dealer, who typically is not the lessor of the equipment, may then arrange for the lease with a lessor of the equipment, which may be a financing company or a company that arranges for leases for a large number of entities. This party, the lessor of the equipment, may then arrange for a lease of the equipment. Although this invention is applicable to any type of equipment that may be leased, the specific embodiments of this invention detailed below relate to vehicle leases.

The lessor of a vehicle may arrange for a number of functions in order to effect a vehicle lease. These functions include: (1) generating a quote for the lease, (2) generating and processing a credit application for the lease, (3) documenting the lease, (4) funding the lease, and (5) generating reports for the lease. These functions are typically carried out through facsimile, mailing, and human processing of documents. For instance, in

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1 order for the lessor to generate a quote for a vehicle (such as a monthly payment over a
certain number of months), the dealer will work out a price for a specific vehicle, a
residual value, a length of the lease, and fees, such as a dealer fee and a documentation
fee. After this information has been transmitted to the lessor, the lessor may process the
information and transmit the specific payment terms for the lease to the dealer. In order
6 to generate the specific payment terms for the lease, the lessor may need to consider the
amount of money it will make off the lease (a profit margin), which may be driven by
lending rates (interest rate charged to the lessee of the vehicle) and borrowing rates
(interest rate charged by a lender to the lessor of the vehicle), by the class of vehicle, by
specific options for the vehicle, or by a number of other factors that the lessor may
11 consider to be important. Figure 2 shows one embodiment of the typical process for
generating quotes, requesting and processing credit applications, documenting a lease, and
funding for the lease.

Processing credit applications for lessees is typically a time-consuming and costly
process that has, in the past, required significant amounts of human intervention. After a
16 lessee of a vehicle has reviewed the quote and decided to lease the vehicle, the lessee may
fill out a credit application. This credit application may then be mailed or sent via
facsimile to the lessor, who determines the credit worthiness of the lessee-applicant. Such
credit scoring may be further complicated in the case of leases of fleets of vehicles, where
a corporate entity will make lease payments, but where an employee of the corporate
21 entity will drive the vehicle. In such a case, the credit worthiness of both the corporate
entity and the individual employee may be scored.

If the lessee successfully passes the credit check, specific documents to
accomplish the lease may need to be generated, completed by the lessee and dealer, and

1 then sent to the lessor. After the transaction has been documented, funding for the lease
may be carried out, and then reports for the lease may be generated.

6 The typical process outlined above for processing a quote and credit check for a
lease has a number of disadvantages. At the very least, it takes a large amount of time,
perhaps on the order of several days, to complete the quote, credit check, and
documentation process for the lease. Additionally, a significant amount of time and
human intervention may be required by the lessor to generate quotes, perform credit
scoring, and generate documents for leases. This time and human intervention leads to
inefficiencies that may result in high transaction costs for the lessor. In addition, the time
delay may be annoying to the lessee and dealer of the vehicle, and may lead to lost leases
11 due to time delays.

16 A need exists for an automated quoting system and method that may generate
accurate quotes for leases in a short amount of time, that is convenient, and that is simple
to use. A need also exists for an automated credit scoring and processing method and
system that is easy to use, quick, efficient, and that decreases the amount of human
intervention required to approve a credit application. Furthermore, a need exists for a
method and system for automating the generation of documentation for leases. Because
the dealer of a vehicle typically chooses the financing company or lessor, a lessor can
generate more business by providing for a simple, efficient quoting and credit system that
saves the dealer time and energy in closing a deal.

21

Summary

One embodiment of the invention is a method for generating a quote for a piece of
leased equipment. This embodiment of the invention comprises electronically soliciting
from a client terms for a lease for the piece of leased equipment, including a cost and

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1 residual value for the piece of leased equipment, term for the lease, and down payment
information; electronically receiving and storing in a server the terms for the lease;
computing payment terms for the lease based on the terms of the lease and a desired rate
of return for the lease or specific lending and borrowing interest rates; and generating a
report at the client showing the payment terms for the lease.

6 Another embodiment of the invention is a method for generating a credit report for
a lessee of a piece of leased equipment. In this embodiment, the method comprises
electronically soliciting from a client basic identification information, including
identification information for an individual user of the piece of leased equipment and for a
business lessee of the piece of leased equipment, receiving and storing in a server the
11 client basic identification information, scoring the lessee's credit using external credit
checking databases, and providing a credit report to the client detailing a credit score for
the lessee. Another embodiment may combine the automated quoting process with the
method for generating a credit report.

The invention offers numerous advantages over prior art methods and systems. In
16 addition to substantial time savings to the lessor in processing documents, the system and
method of the invention makes the lessor's services more attractive to vehicle dealers
because of the simplicity and increased time savings offered by the invention. Instead of
taking days to complete and document a lease, the automatic quoting, credit scoring, and
document generation of the invention may offer significant time savings that make the
21 lessor's services more attractive in comparison to competing lessors.

Description of the Drawings

Figure 1 is a block diagram overview of a client-server system in which the
present invention functions;

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1 Figure 2 is a process flow chart illustrating the typical process for generating quotes and for scoring credit applicants;

 Figure 3 is a flow chart showing one embodiment of the invention;

 Figure 4 is a flow chart showing one embodiment of a credit application and approval process;

6 Figure 5 is a flow chart showing one embodiment of a credit approval process of the invention;

 Figure 6 is a flow chart showing one embodiment of a documentation process of the invention;

11 Figure 7 is a flow chart showing a second embodiment of a documentation process of the invention;

 Figure 8 is a block chart of the inputs, calculations, and interest rates used in one embodiment of a quote generation process of the invention;

 Figure 9 is diagram of a web page for a main menu of an embodiment of the invention;

16 Figure 10 is diagram of a web page for use at the client computer for entering information to request a quote;

 Figure 11 is diagram of a second web page for use at the client computer for entering information to request a quote;

21 Figure 12 is diagram of a web page for use at the client computer for entering customer information for a credit application;

 Figure 13 is diagram of a web page for use at the client computer for entering owner information for a credit application;

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1 Figure 14 is diagram of a web page for use at the client computer for entering creditor information for a credit application;

 Figure 15 is diagram of a web page for use at the client computer for entering insurance information for a credit application;

6 Figure 16 is diagram of a web page for use at the client computer for entering Y2K and hazards information for a credit application;

 Figure 17 is diagram of a web page for use at the client computer for entering signature information for a credit application;

 Figure 18 is diagram of a web page for use at the client computer for checking on the status of credit applications;

11 Figure 19 is diagram of a web page for use at the client computer for entering dealer information for a dealer profile;

 Figure 20 is diagram of a web page for use at the client computer for entering contacts information for a dealer profile;

16 Figure 21 is diagram of a web page for use at the client computer for entering sales information for a dealer profile;

 Figure 22 is diagram of a web page for use at the client computer for entering funding information for a dealer profile;

 Figure 23 is diagram of a web page for use at the client computer for entering dealer information for an internal quote request;

21 Figure 24 is diagram of a web page for use at the client computer for entering vehicle information for an internal quote request;

 Figure 25 is diagram of a web page for use at the client computer for entering contributed value information for an internal quote request;

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1 Figure 26 is diagram of a web page for use at the client computer for entering terms information for an internal quote request;

 Figure 27 is diagram of a web page for use at the client computer for entering approvals information for an internal quote request;

6 Figure 28 is diagram of a web page for use at the client computer for entering summary information for an analyst summary;

 Figure 29 is diagram of a web page for use at the client computer for entering customer information for an analyst summary;

 Figure 30 is diagram of a web page for use at the client computer for entering business information for an analyst summary;

11 Figure 31 is diagram of a web page for use at the client computer for entering principal information for an analyst summary;

 Figure 32 is diagram of a web page for use at the client computer for entering collateral information for an analyst summary;

16 Figure 33 is diagram of a web page for use at the client computer for entering dealer information for an analyst summary;

 Figure 34 is diagram of a web page for use at the client computer for entering documents information for an analyst summary;

 Figure 35 is diagram of pricing model and summary sheet that may be used in an automated quoting embodiment of the invention; and

21 Figure 36 is diagram of an embodiment of a lease proposal that may be used to transmit a quote to a dealer.

Detailed Description

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1 One embodiment of the invention allows a user, such as a vehicle dealer, to enter
certain information about the lease of a vehicle in a client computer and then have a quote
automatically generated using a client-server system. In addition, the user may also enter
certain credit information about the prospective lessee, and the lessee's credit may be
scored for approval or denial automatically over the client-server system. In addition,
6 paperwork to close a lease transaction may be automatically generated upon credit
approval. Such paperwork may be available through the client-server system of the
invention.

 The teachings of the present invention are applicable to many different types of
computer networks and may also be used, for instance, in conjunction with direct on-line
11 connections to databases. As will be appreciated by those of ordinary skill in the art,
while the following discussion sets forth various preferred implementations of the method
and system of the present invention, these implementations are not intended to be
restrictive of the appended claims, nor are they intended to imply that the claimed
invention has limited applicability to one type of computer network or one type of user.
16 While the principles underlying the Internet and the Web are described in some detail
below in connection with various aspects of the present invention, this discussion is
provided for descriptive purposes only and is not intended to imply any limiting aspects to
the methods and systems of the present invention.

 The Internet is widely used today for a variety of applications. The Internet is a
21 collection of computer networks that allows computer users to share files and other
computer resources. Each computer connected to the Internet has a unique address whose
format is defined by the Internet Protocol ("TCP/IP"). The Internet includes a public
network using the TCP/IP and includes two kinds of computers: servers, which provide

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1 information and documents; and clients, which retrieve and display documents and
information for users. As will be appreciated by those of ordinary skill in the art, as used
throughout this specification the term "client" refers to a client computer (or machine) on
a network, or to a process or programs, such as Web browsers, which run on a client
computer in order to facilitate network connectivity and communications. This
6 specification will use the term "individual" or "user" when referring to a person using a
client computer to access the server and enter usage information. Similarly, the term
"server" will be used throughout this specification to refer to a server computer or
computer system on a network, including the database attached to the server for storing
information.

11 The "World Wide Web" ("Web" or "WWW") is that collection of servers on the
Internet that utilize the Hypertext Transfer Protocol ("HTTP"). HTTP is a known
application protocol that provides users access to resources, which may be information in
different formats such as text, graphics, images, sound, video, Hypertext Markup
Language ("HTML"), as well as programs. HTML is a standard page description
16 language which provides basic document formatting and allows the developer to specify
"links" to other servers and files. Links may be specified via a Uniform Resource Locator
("URL"). Upon specification of a link by the user, the client makes a TCP/IP request to a
Web server and receives information, which may be another "Web page" that is formatted
according to HTML. Users can also access other pages on the same or other servers by
21 following instructions on the screen, entering certain data, or clicking on selected icons.

Servers run on a variety of platforms, including UNIX machines, although other
platforms, such as Windows 95, Windows NT, and Macintosh may also be used.
Computer users can view information available on servers or networks on the Web

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1 through the use of browsing software, such as Netscape, Microsoft Internet Explorer,
Mosaic, or Lynx browsers. A typical Web page is an HTML document with text, "links"
that a user may activate (e.g. "click on"), as well as embedded URL's pointing to
resources, such as images, video or sound, that the client may activate to fully use the
Web page in a browser. Furthermore, icons may be present which a user clicks on to
6 submit usage information to the server, or to request information from the server. In
some situations, these resources may not be located on the same server that provided the
HTML document to the client. Furthermore, HTTP allows for the transmission of certain
information from the client to a server. The server can then post this information on its
web site, forward it on to another user or server, or save it to a database for later use.

11 The accompanying Figures depict features and components of the methods and
systems of the present invention. With regard to references in this specification to
computers, the computers may be any standard computer including standard attachments
and components thereof (e.g., a disk drive, hard drive, CD player or network server that
communicates with a CPU and main memory, a sound board, a keyboard and mouse, and
16 a monitor). The processor of the CPU in the computer may be any conventional general
purpose single- or multi-chip microprocessor such as a Pentium® processor, a Pentium®
Pro processor, a 8051 processor, a MIPS® processor, a Power PC® processor, or an
ALPHA® processor. In addition, the processor may be any conventional special purpose
processor such as a digital signal processor or a graphics processor. The
21 microprocessor has conventional address lines, conventional data lines, and one or more
conventional control lines. With regard to references to software, the software may be
standard software used by those skilled in the art or may be coded in any standard
programming language to accomplish the tasks detailed below.

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A. General Overview

Figure 1 is a block diagram illustration of the environment of one embodiment of the present invention, which is a network based on a client-server model. The network comprises one or more servers 10 which are accessible by one or more clients 14, such as personal computers or telephones. Figure 1 illustrates a user interface device as the client 14, which may be either a client computer, a touch tone telephone, or another interface device known to those skilled in the art. The servers 10 communicate with the client 14 over a communication path 12, which may be a direct dial connection, the Internet or World Wide Web ("WWW"), or other suitable telecommunications path. A suitable network protocol, such as the TCP/IP protocol, may be used for the communications. Communications may also be done in one embodiment by voice interactive technology known in the art or by pushbutton commands.

The servers 10 may comprise Web servers and application servers, and may be any computer known to those skilled in the art. The Web server and the application server can be separate entities, or may exist within a single computer or computer system. This specification will refer to both possibilities as server 10. The server 10 allows access by the clients 14 to various network resources. Figure 1 also illustrates an external server 16, which may be a separate computer from the server 10. In Figure 1, this external server 16 is separated from the server 10 by a firewall 18. The firewall 18 protects the server 10 from the WWW and may be any common or custom firewall known to those skilled in the art. The server 10 may also have access, via direct dial or the Internet, to external data sources 20, such as credit scoring information. It is to be understood that any number of clients 14 may be connected to the server 10 at any given time, and

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1 therefore a number of dealers (using clients 14 at remote locations) may access and use
the server 10 in order to carry out the invention.

1. The Client-Side

The client 14 may be a client computer, which may be any computer or computers
used by those skilled in the art. The client computer 14 comprises a central processor unit
6 ("CPU") and main memory, an input / output interface for communicating with various
databases, files, programs, and networks (such as the Internet), and one or more storage
devices. The storage devices may be disk drive devices or CD ROM devices. The client
computer 14 may also have a monitor or other screen device and an input device, such as
a keyboard or a mouse. In order to carry out the present invention over the Internet, the
11 client computer 14 may also have some software programs contained in the main memory
or the storage devices which can be used by the CPU.

In one embodiment of the present invention, the client browser 22 is a Web
browser, which is a known software tool used to access the Web via a connection
obtained through an Internet access provider, may be part of the software programs on the
16 client computer 14. A variety of browsers known to those skilled in the art may be used
within the scope of the present invention, including Netscape Navigator, Microsoft
Internet Explorer, or Mosaic browsers. As explained above, a Web server may allow
access to so-called "Web sites" and "Web pages." Once the Web browser has accessed
these pages through the Web server, the HTML page may be downloaded through the
21 input/output interface. The central processing unit may use the browser software package
to interpret the information and display it on the monitor.

The software programs 24 on the client computer 14 may also contain other
software or programs which will allow the user to fill in information on the screens and to

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1 exchange data with the server 10. The programs 24 on the client computer 14 may also
contain inventory and inventory control software 26 in order to track vehicle or leased
equipment inventory.

2. The Server-Side

Figure 1 shows a possible server configuration for the system and method of the
6 invention. The server 10 contains software programs that run on the server-side to
process requests and responses from the user's interface. In addition, the software
programs may send information to the client computer 14, perform compilation and
storage functions, and generate reports that may be used by either the client or the system
administrator. If the Internet is the user's interface, then the server 10 may also send web
11 pages in HTML format for the user to download and interpret with his/her computer and
view on a monitor.

The server 10 may be set up in a variety of different formats to perform the
functions of the invention. In Figure 1, the server 10 contains application servers 30 to
interface with the WWW and a number of databases 32, programs 34, and tables 36. The
16 databases 32 may contain a variety of information, including various documents that may
be used by the system and method of the invention, clients, and information on types of
equipment or vehicles. The programs 34 may contain instructions, logic, and software
that perform the quoting and credit scoring functions for the system and method of the
invention. In one embodiment, a Microsoft Excel spreadsheet could be used to perform
21 these functions. The table 36 may contain further information on the billing and finance
aspects of the invention.

B. Operation of the Invention

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1 Figures 2-7 illustrate flow diagrams of various embodiments of the invention.
Figure 2 illustrates the typical process for generating quotes and for scoring credit
applicants. Figure 3 depicts various acts of the dealer/lessee and the lessor (GE Capital
Fleet Services) in one embodiment of an automated quoting system and method of the
invention. Figures 4-7 illustrate various other embodiments of the invention and include
6 details on credit processing and scoring, and document generation. The system and
method of the invention may use common database functions to sort and recognize
different dealers, customers, lessees, and individual drivers. Password control may be
used to restrict access to certain dealers, and only certain system administrators may have
access to the programs of the invention to manipulate formulas or rates used in certain of
11 the calculations of the invention.

1. **Generating Quotes**

Figures 10 and 11 illustrate various information that a dealer can enter at the client
computer in order to request a quote for a vehicle. In one embodiment, the information
includes a dealer reserve for the lease (which may be a percentage of the capital cost of
16 the vehicle), a dealer documentation fee, and other information as seen in Figure 10. The
information to request a quote may also include a make, model, and year of car, a price
for the car along with an upfitting description, an asset type for the vehicle (such as non-
luxury cars, luxury cars, light trucks, etc...), a residual value for the lease, and a term for
the lease. After a user has entered information into the web pages of Figures 10 and 11,
21 the user can click "submit" to submit the information to the server 10.

In order to generate a quote for the lease, the lessor can use any internal model
known to those skilled in the art to generate the payment terms for the lease. In one
embodiment, the lessor may alter a lending interest rate, which is a rate of interest that the

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1 lessor charges the lessee for the lease. Depending on this lending interest rate, as well as
the interest rate for which the lessor borrows money for its purchase of the vehicle, the
lessor may determine the payment terms for the lease. In another embodiment, the lessor
may look to the type of asset (or the type of vehicle), determine a desired profit for a lease
of that vehicle, and then generate payment terms, including a lending rate to the lessee,
6 based on the desired profit for the lease.

Figure 8 depicts a number of the inputs 100 to a model for generating a quote for a
vehicle. In the embodiment of Figure 8, these inputs are the capital cost 102 of the
vehicle (which may be determined by the dealer's negotiation with the lessee), the
residual value 104 of the lease, the dealer's fee 106, the documentation fee 108, the up-
11 front fees 110, the number of months for the lease 112, and the type of asset 114, which
may include specific information about the make, model, and year of the vehicle, along
with options for the vehicle. A number of other inputs may also be used for quote
generation, including the information depicted in Figures 10 and 11.

Figure 8 also shows some of the calculations that may be performed at the server
16 10 when determining the payment terms for a lease. Such information may include the
net present value 120 of the lease, the revenue 122 expected during the lease, the
expenses 124 expected during the lease, and the contributed value 126 for the lease. In
one embodiment, present value calculations may be performed to determine the present
value of revenue, expenses, and contributed value 126. The contributed value 126, which
21 may be the profit margin that the lessor expects from the lease, may be calculated in any
number of methods known to those skilled in the art based on borrowing 130 and lending
rates 132, monthly payments, and any variety of the other types of information shown in
Figures 8, 10, and 11. In one embodiment, as noted above, the server 10 may have

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1 desired contributed values for certain types of assets, or for certain makes or models of
vehicles. In such situations, the lending rate 132 to the lessee may be altered depending
on the desired contributed value for the lease (assuming the borrowing rate for the lessor
is not negotiable). In such a situation, the contributed value 126 will not be calculated
from fixed interest rates, but instead the interest rates may be determined by an expected
6 contributed value for the deal. It should also be noted that the lessor may wish for the
calculation of other provisions based on the lease, including amortization schedules
(either straight line or accelerated), interest payments the lessor will have to make on the
borrowed money for the lessor's purchase of the vehicle, cash flow numbers, and
information on the principle remaining to be paid. A schedule for the lease may also be
11 generated summarizing the information for the lease.

In one embodiment, a table may be generated containing the number of each
month on one axis and a number of calculations on the other axis. Such calculations can
include the remaining amount of the capital cost, the up-front fees, the security deposit,
the payment and interest for each month, the expense for the lessor each month, tax
16 factors, depreciation numbers, and various cash flow numbers, including a projected
revenue cash flow for each month. In such an embodiment, the monthly payment may be
based principally on the capital cost, residual value, lending rate, amortization schedule,
and timing when payments will be made, and such a calculation may be carried out by any
known accounting method known to those skilled in the art.

21 Figure 35 illustrates one possible pricing model that may be used within the server
10 in one embodiment of the invention. Figure 35 shows, from a lessor's standpoint, the
net revenue expected for a lease, the interest expenses expected, the contributed value
expected, as well as other information for the lease, including percentages for these

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1 calculations. Figure 35 also shows other information for the terms of the lease, such as
the capital cost, lease type, tax benefits, asset type, monthly payments, residual, and
length of the lease.

Figure 36 illustrates one embodiment of a lease proposal that may be sent from the
server 10 to the client computer 14 to present the terms of a lease to the lessee. In
6 addition to the terms of the proposal, which include the purchase price, term of the lease,
residual, residual percent, monthly payment, documentation fee, dealer fee, and interest
rate for the lease, the proposal of Figure 36 also contains signature lines and other
information for the acceptance of the terms of the lease. In one embodiment, a proposal
such as that in Figure 36 may be automatically generated in the server 10 for transmission
11 to the client computer 14 by the method and system of the invention.

Although the quoting method and system depicted above was described with
specific references to leases, such a process could also be used for financing loans and/or
for determining loan payments. In addition, the quoting system and method described
above may, in one embodiment, offer accurate and final quotes instead of guideline
16 quotes from which the lessor may deviate. In other words, the quotes automatically
generated by the method and system of the invention may be real quotes to which the
lessor is willing to be bound.

After a credit proposal has been transmitted to the client computer 14, the lessee
or dealer may be given the option to accept the proposal, modify the proposal, reject the
21 proposal, or hold the proposal. If modified or rejected, a different proposal may be
automatically generated in one embodiment of the invention, perhaps using differing
interest rates, length of lease, down payments, etc....

2. Credit Scoring and Processing

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1 The method and system of the invention may offer automated credit scoring and
processing in addition to quoting. The invention may, in one embodiment, be able to
connect multiple quotes to one credit application. The invention may also, in one
embodiment, alter the quote for a lease depending on the results of a credit check. Such
risk-based pricing may be offered to increase the lessor's profit margin for leases for
6 which the lessee is more likely to default than the average lessee.

 Figures 12-17 depict possible web pages that may be presented to the lessee or
dealer for entering information about the lessee that may be used for credit scoring. In
one embodiment, such information may include personal information about the individual
business principal or proprietor, as well as information about the business that will
11 actually make the lease payments for the vehicle. In such an embodiment, the credit of
both the business and the individual business owner, principal, or proprietor may be
checked through the system and method of the invention. Collateral checks may be
performed in one embodiment, as well as other credit checks to ensure that the lessee is
credit worthy.

16 Figures 19-22 depict various web pages that an administrator, such as the lessor,
may use to review, check, or edit certain information about different dealers. Figures 23-
34 show various web pages that may be used for internal quote requests and analyst
summaries.

 In one embodiment of an automated credit scoring system and method of the
21 invention, the server 10 may be capable of automatically connecting to credit scoring
services, such as Dun & Bradstreet, as depicted by external sources 20 in Figure 1. It
should be noted that, although some Figures in this specification, such as one or more of
Figures 3-7, may depict credit scoring that is not automated, credit scoring may be either

-19-

1 automated or performed by humans within the scope of the invention. In one
embodiment, after credit information is transmitted to the server 10 from the client
computer 14, a human can manually perform the credit check at the server level by using
outside databases or other information known to those skilled in the art. The human may
then transmit a decision on the credit status of the applicant to the client machine 14. In
6 another embodiment, all credit scoring and processing may be accomplished
automatically at the server 10 by linking to external credit sources or databases.
Commercial credit scoring, including credit scoring for both individuals and companies,
may be accomplished using the invention. Humans may also view reports on a credit
status and review the source of the credit scoring.

11 3. Documentation and Other Processes

After a lease quote has been generated and credit approval received, the server 10
may, in one embodiment, automatically generate the documentation to document the
lease. Figures 3-7 depict a number of the steps of the generation of documentation for a
lease transaction using the method and system of the invention.

16 C. Conclusion

One embodiment of the invention allows a vehicle dealer to enter certain
information about the lease of a vehicle in a client computer and then have a quote
automatically generated using a client-server system. In addition, the dealer may enter
certain credit information about the prospective lessee, and the lessee's credit may be
21 scored for approval or denial automatically over the client-server system. In addition,
paperwork to close a lease transaction may be automatically generated upon credit
approval. Such paperwork may be available through the client-server system of the
invention. Using the method and system of the invention, quotes for vehicle leases may

-20-

1 be generated within a matter of minutes or even seconds. In addition, credit scoring may
be performed in minutes or seconds, and documenting a lease may be a quick and easy
process, rather than a drawn-out process involving numerous facsimiles or mailings.

Appendix A contains further information about the method and system of the
invention, including possible web pages that may be used within the scope of the
6 invention for a variety of functions, including those listed above. It should be noted that
some of the web pages of the invention may be viewed only by internal personnel of the
lessor, while other pages may be viewed by both internal personnel of the lessor and by
dealers.

While the present invention has been described with reference to several
11 embodiments thereof, those skilled in the art may recognize various changes that may be
made without departing from the spirit and scope of the claimed invention. Accordingly,
this invention is not limited to what is shown in the drawings and described in the
specification. Any number or ordering of the elements in the following claims is merely
for convenience and is not intended to suggest that the ordering of the elements of the
16 claims has any particular significance other than that otherwise expressed by the language
of the claims.

-21-

1

Claims

What is claimed is:

1. An automated method for generating a quote for a piece of leased equipment, the method comprising:

6

(a) electronically soliciting from a client terms for a lease for the piece of leased equipment, including a cost and residual value for the piece of leased equipment, term for the lease, and down payment information;

(b) electronically receiving and storing in a server the terms for the lease;

11

(c) computing payment terms for the lease based on the terms of the lease and a desired rate of return for the lease; and

(d) generating a report at the client showing the payment terms for the lease.

16

2. The method of claim 1 further comprising the act of generating documentation for the piece of leased equipment such that a user may complete the documentation.

21

3. The method of claim 1 wherein terms for the lease include a capital cost, a residual, a dealer fee, a documentation fee, upfront fees, length of lease in months, and type of asset.

-22-

1 4. The method of claim 3 wherein the act of computing payment terms
comprises:

(a) setting parameters including a borrowing interest rate, a lending
interest

rate, and a payment schedule; and

6 (b) calculating a net present value calculation, a revenue
calculation, an expense calculation, and a contributed value
calculation.

11 5. The method of claim 1 wherein the act of electronically receiving the terms
for the lease from the client further comprises electronically receiving the information
over the Internet.

16 6. The method of claim 1 wherein the act of electronically receiving the terms
for the lease further comprises receiving the information through an interactive telephone
response system.

7. An automated method for leasing a vehicle comprising:

(a) electronically soliciting from a client terms for a vehicle lease,
including a cost and residual value for the vehicle, term for the

21 lease, and down payment information;

(b) computing payment terms at a server for the lease based on the
terms of the lease and a desired rate of return for the lease;

-23-

- 1 (c) generating a report at the client showing the payment terms for the
lease;
- (d) receiving at the server instructions from a client to go forward with
the vehicle lease;
- (e) electronically soliciting from the lessee at the client basic
6 identification information, including identification information for
an individual user of the leased vehicle;
- (f) receiving and storing in the server the client basic identification
information;
- (g) scoring the lessee's credit using external credit checking databases;
- 11 (h) providing a credit report to the client detailing a credit score for the
lessee; and
- (i) generating documentation for the vehicle lease such that the user at
the client may complete the documentation.

16 8. The method of claim 7 wherein the act of electronically receiving the terms
for the lease from the client further comprises electronically receiving the information
over the Internet.

21 9. The method of claim 7 wherein the act of electronically receiving the terms
for the lease further comprises receiving the information through an interactive telephone
response system.

-24-

1 10. An automated system for generating a quote for a piece of leased
equipment, the system comprising:

(a) a user interface;

(b) a server adapted to electronically receive terms of a lease from the
user,

6 interface, store the terms, process the terms, and generate reports;
and

(c) a communication path electronically linking the user interface to
the server.

11 11. The system of claim 10 wherein the server is adapted to generate
documentation such that a user can complete the documentation.

12. The system of claim 10 further comprising an external server for
communication between the user interface and the server.

16 13. The system of claim 10 wherein the terms of the lease include a cost and
residual value for the piece of leased equipment, a term for the lease, and down payment
information.

21 14. An automated system for generating a credit report for a lessee of a piece
of leased equipment, the system comprising:

(a) a user interface;

-25-

- 1 (b) a server adapted to electronically receive identification information
from the
user interface, store the information, process the information, and
generate
reports; and
- 6 (c) a communication path electronically linking the user interface to
the server.

11 15. The system of claim 14, further comprising an external server for
communication between the user interface and the server.

16 16. The system of claim 14, further comprising a second communication path
electronically linking the server to an external data source.

17. An automated system for generating a quote for a piece of leased
equipment and generating a credit report for a lessee of the piece of leased equipment, the
system comprising:

- (a) a user interface;
- (b) a server adapted to electronically receive identification information
from the
user interface, store the information, process the information, and
generate
reports; and
- 21

-26-

1 (c) a communication path electronically linking the user interface to
the server.

18. The system of claim 17, further comprising an external server for
communication between the user interface and the server.

6

19. The system of claim 17, further comprising a second communication path
electronically linking the server to an external data source.

20. An automated system for leasing a vehicle, the system comprising:

11

(a) a user interface;

(b) a server having memory and a processor, wherein the processor

contains at

least one program to perform the following acts:

(i) electronically soliciting at the user interface terms for a

16

vehicle lease,

(ii) computing payment terms at a server for the lease based on

the terms

of the lease and a desired rate of return for the lease,

(iii) generating a report at the user interface showing the

21

payment terms for

the lease,

(iv) receiving instructions from the user interface to go forward

with the vehicle lease,

-27-

- 1 (v) electronically soliciting from a lessee at the user interface
identification
information, including identification information for an
individual user of
the leased vehicle,
- 6 (vi) receiving and storing in the server the identification
information,
- (vii) scoring the lessee's credit using external credit checking
databases,
- 11 (viii) providing a credit report detailing a credit score for the
lessee, and
- (ix) generating documentation for the vehicle lease such that the
user at the
user interface may complete the documentation; and
- (c) a communication path electronically linking the user interface to
16 the server.

21. The system of claim 20, further comprising an external server for
communication between the user interface and the server.

- 21 22. The system of claim 20, further comprising a second communication path
electronically linking the server to an external data source.

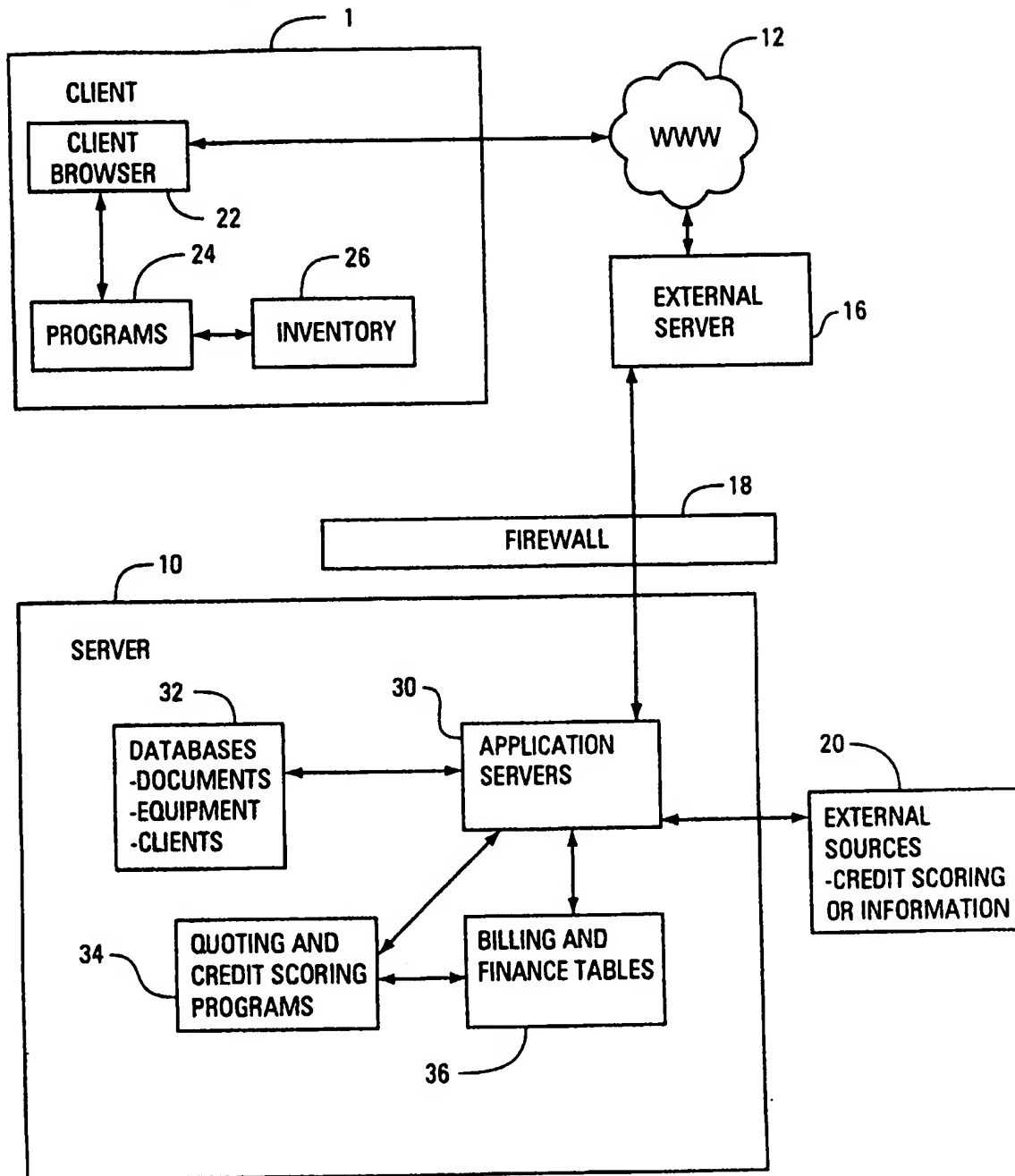
Fig. 1

FIG. 2

DEALER SERVICES: CURRENT PROCESS
 ○ SPEED (FAX/PHONE) ☆ PRODUCTIVITY (COMPUTER ENTRY)

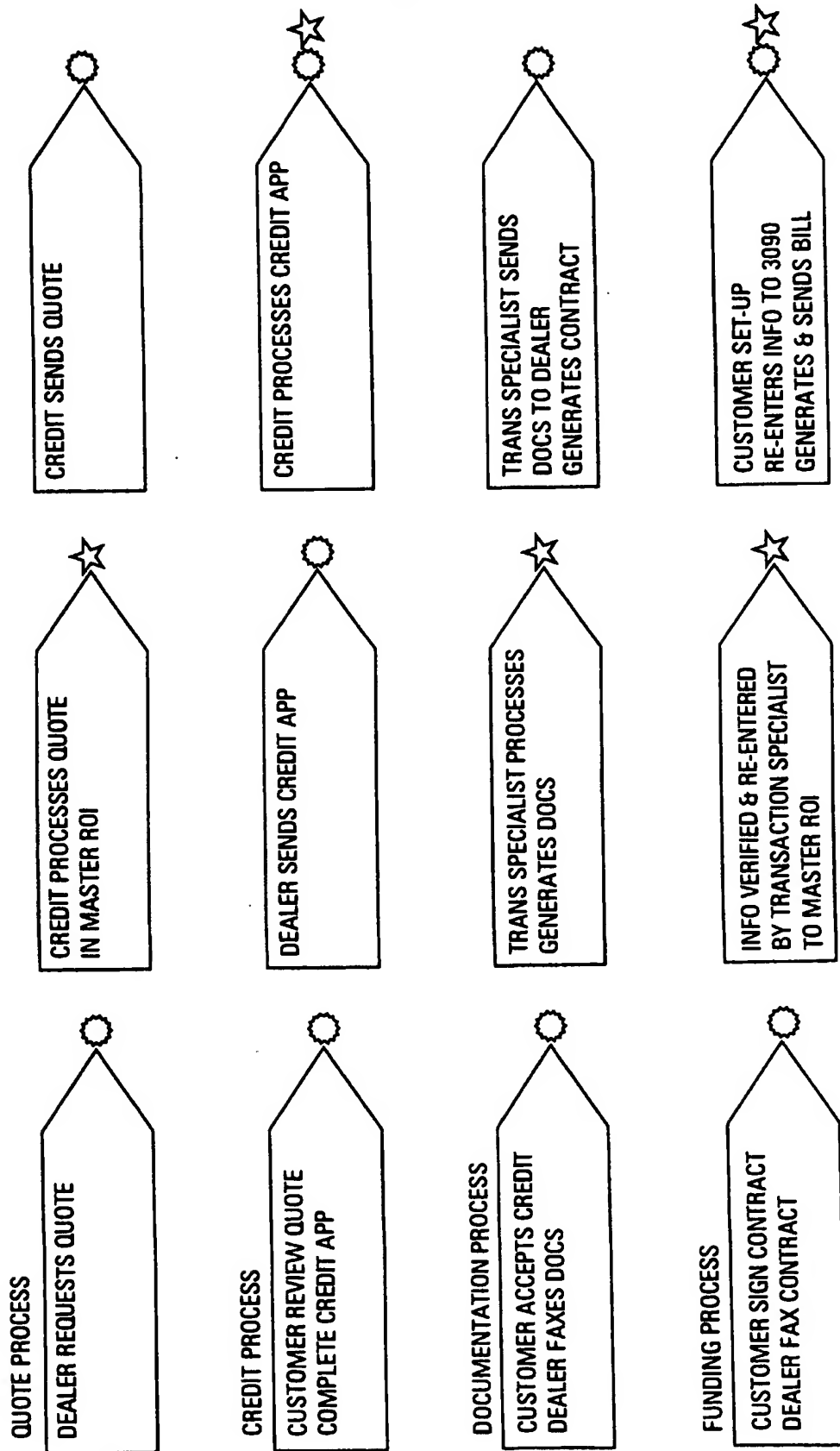


Fig. 3

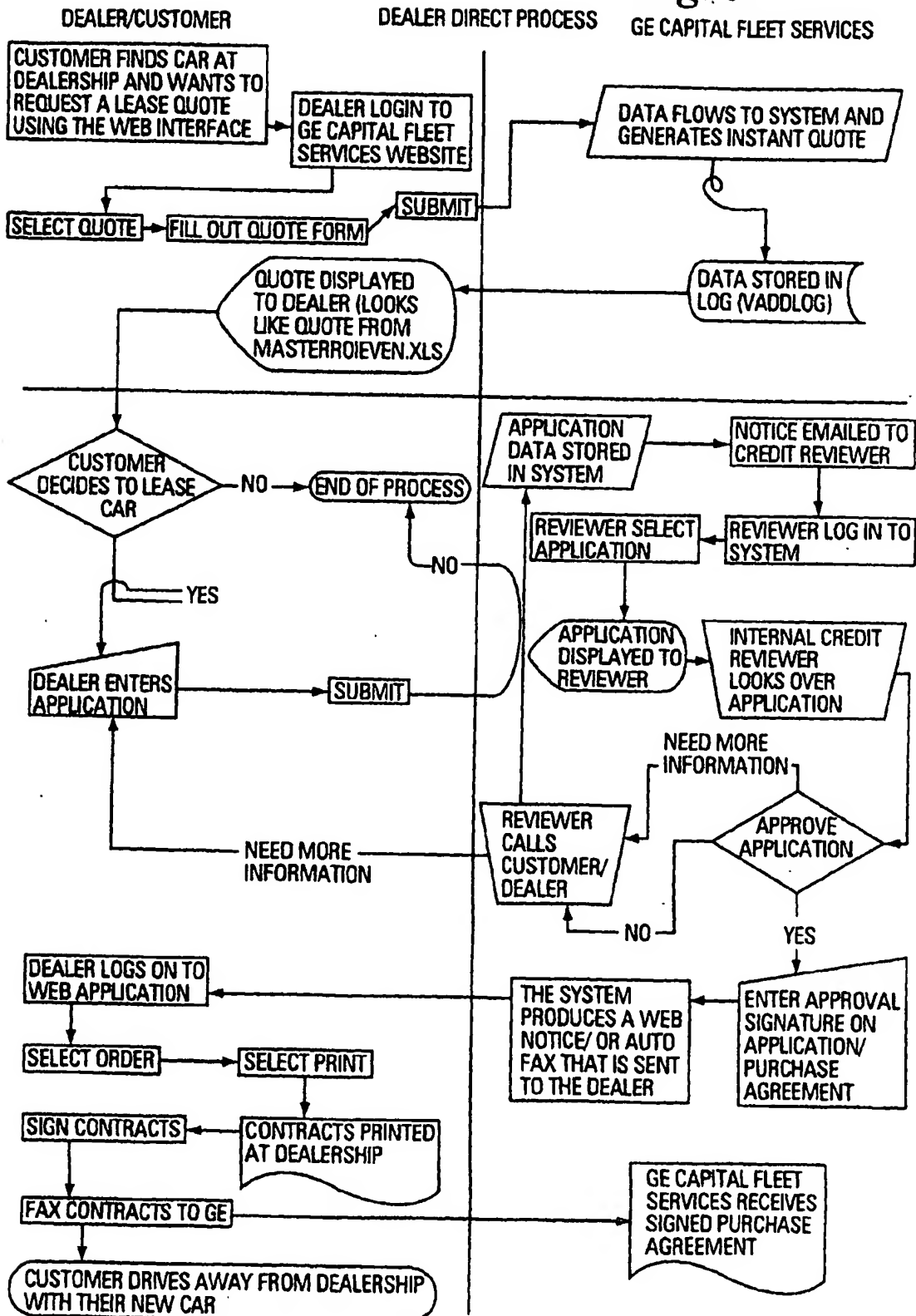


Fig. 4

GE ASAP CREDIT BUYER (CB) PROCESS

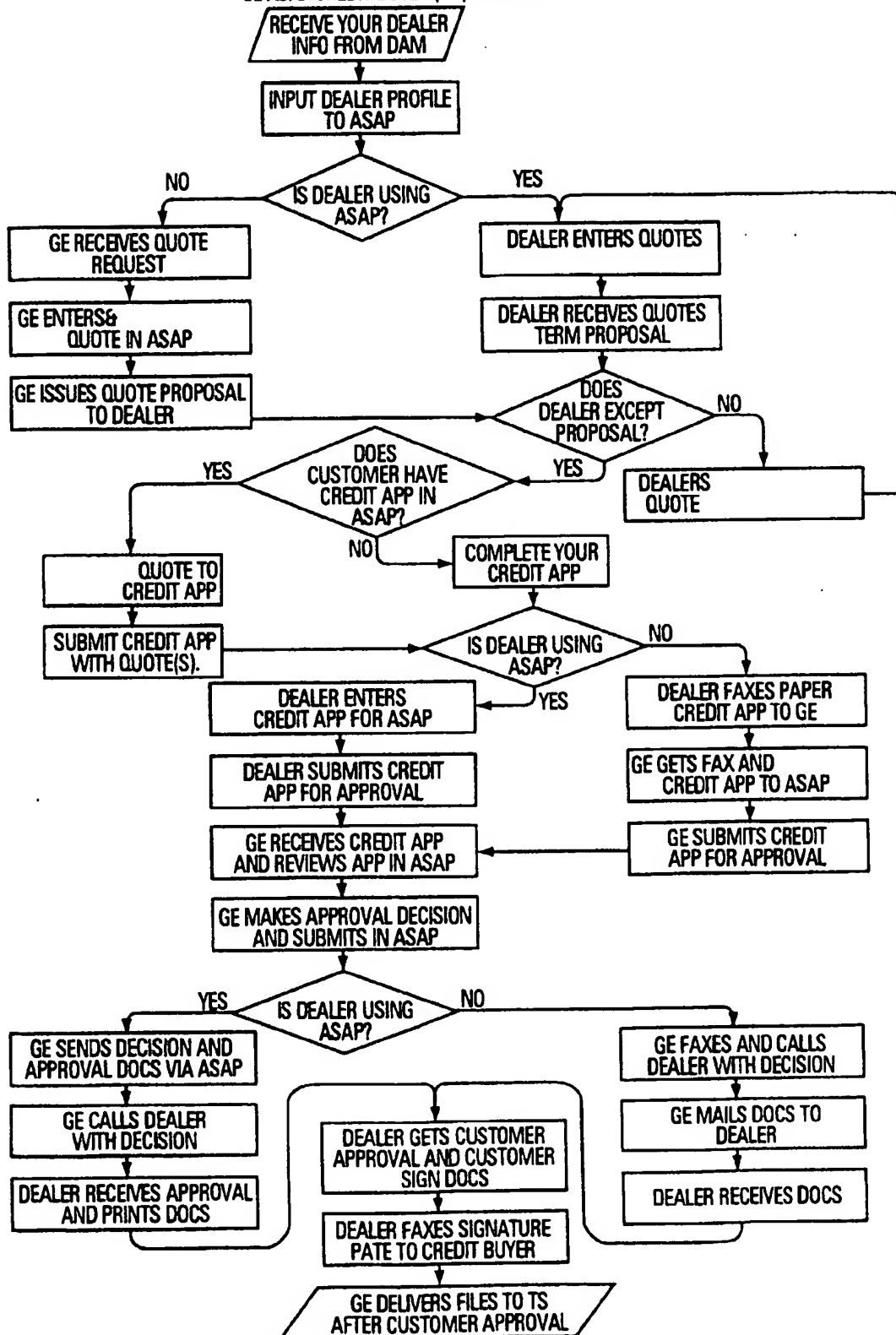


Fig. 5

GE ASAP SPECIALTY MARKETS SALES (SMS) PROCESS

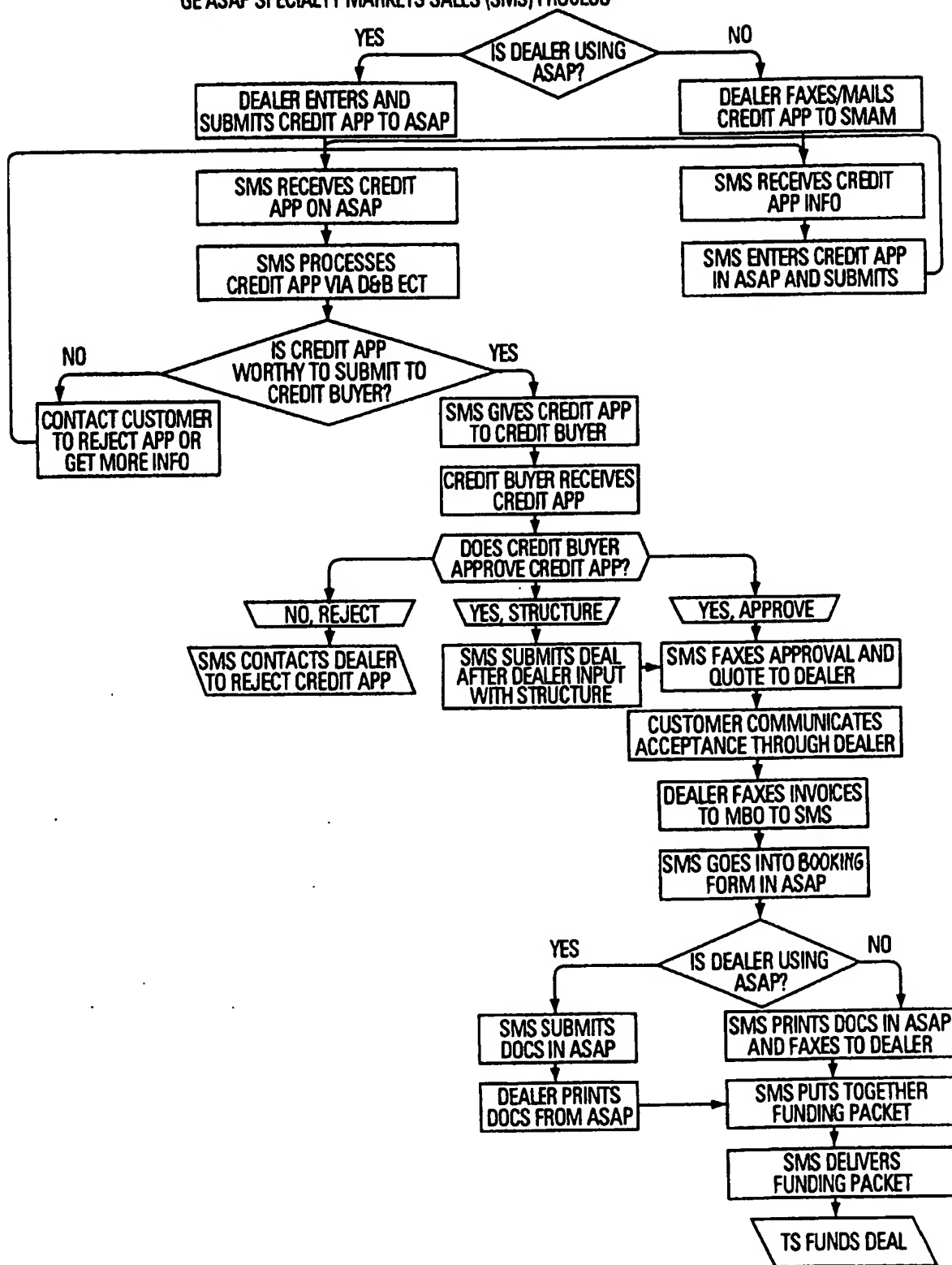


Fig. 6

GE ASAP TRANSACTION SPECIALIST BASIC PROCESS

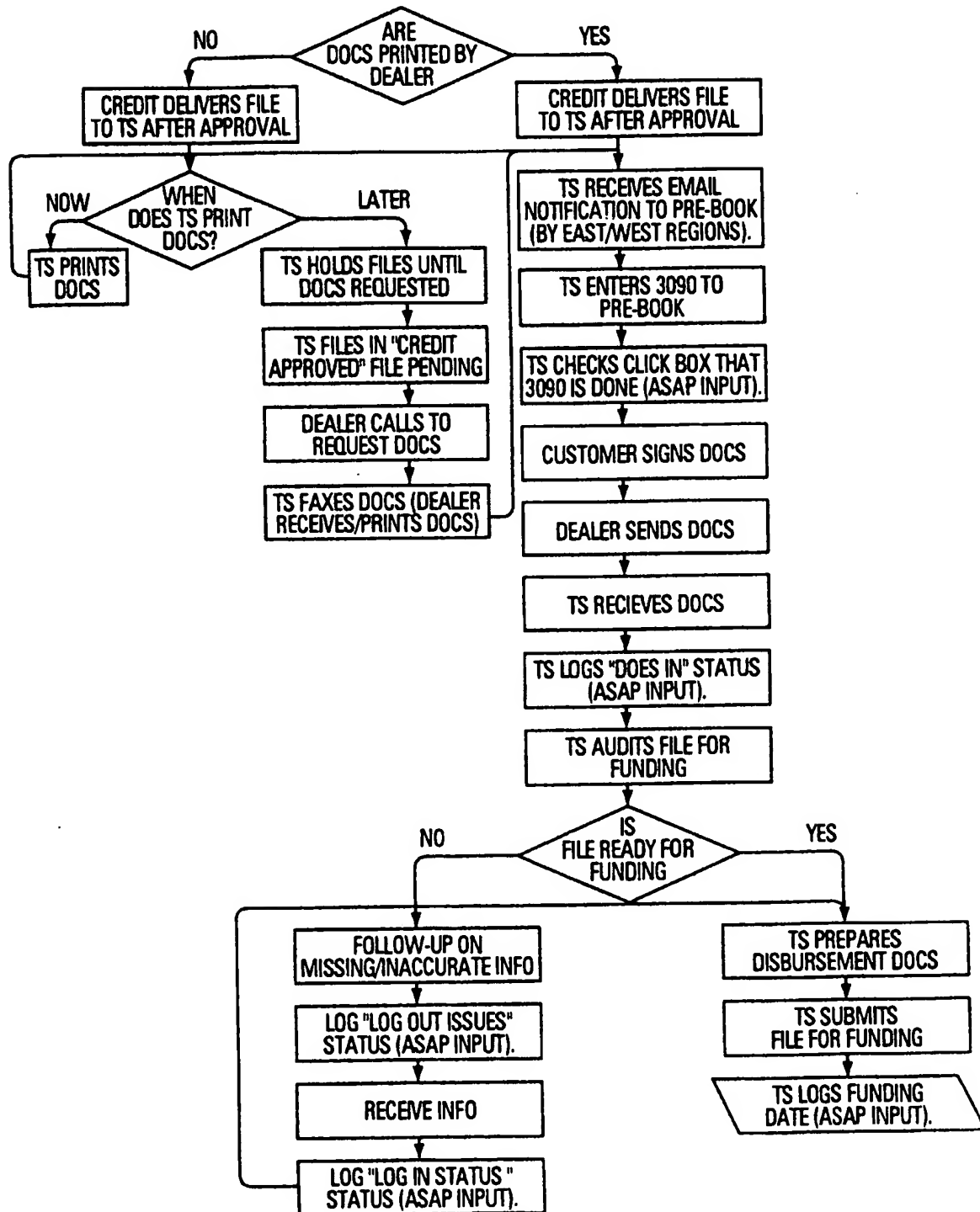


Fig. 7

GE ASAP TRANSACTION SPECIALIST EDIT PROCESS

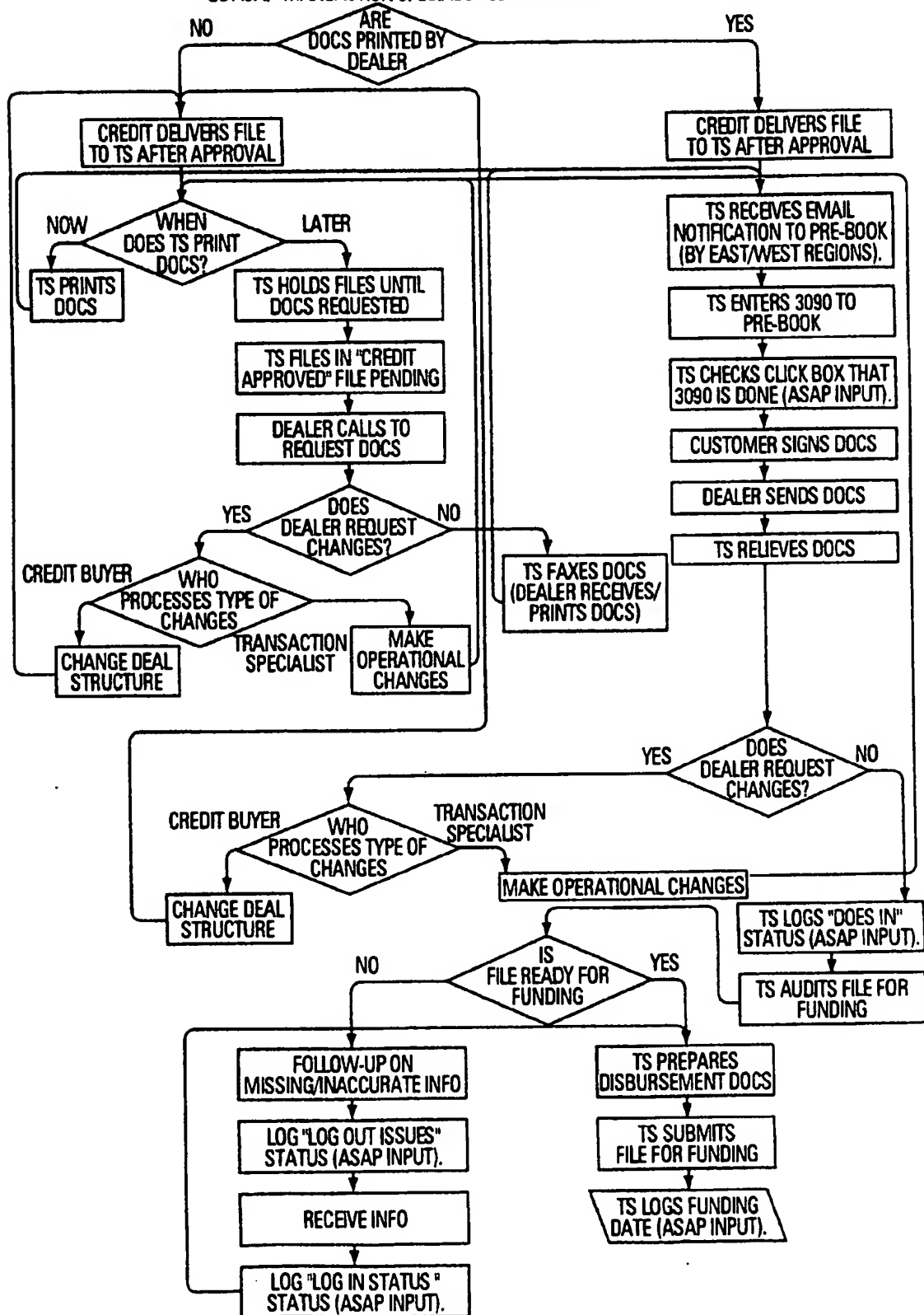


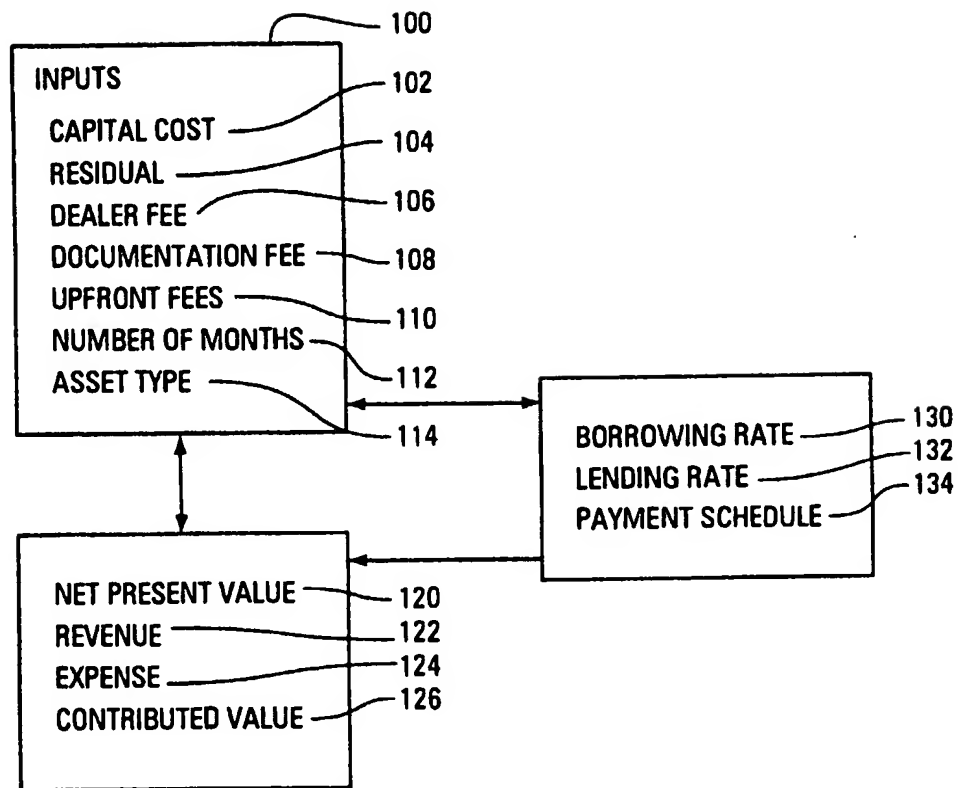
Fig. 8

Fig. 9

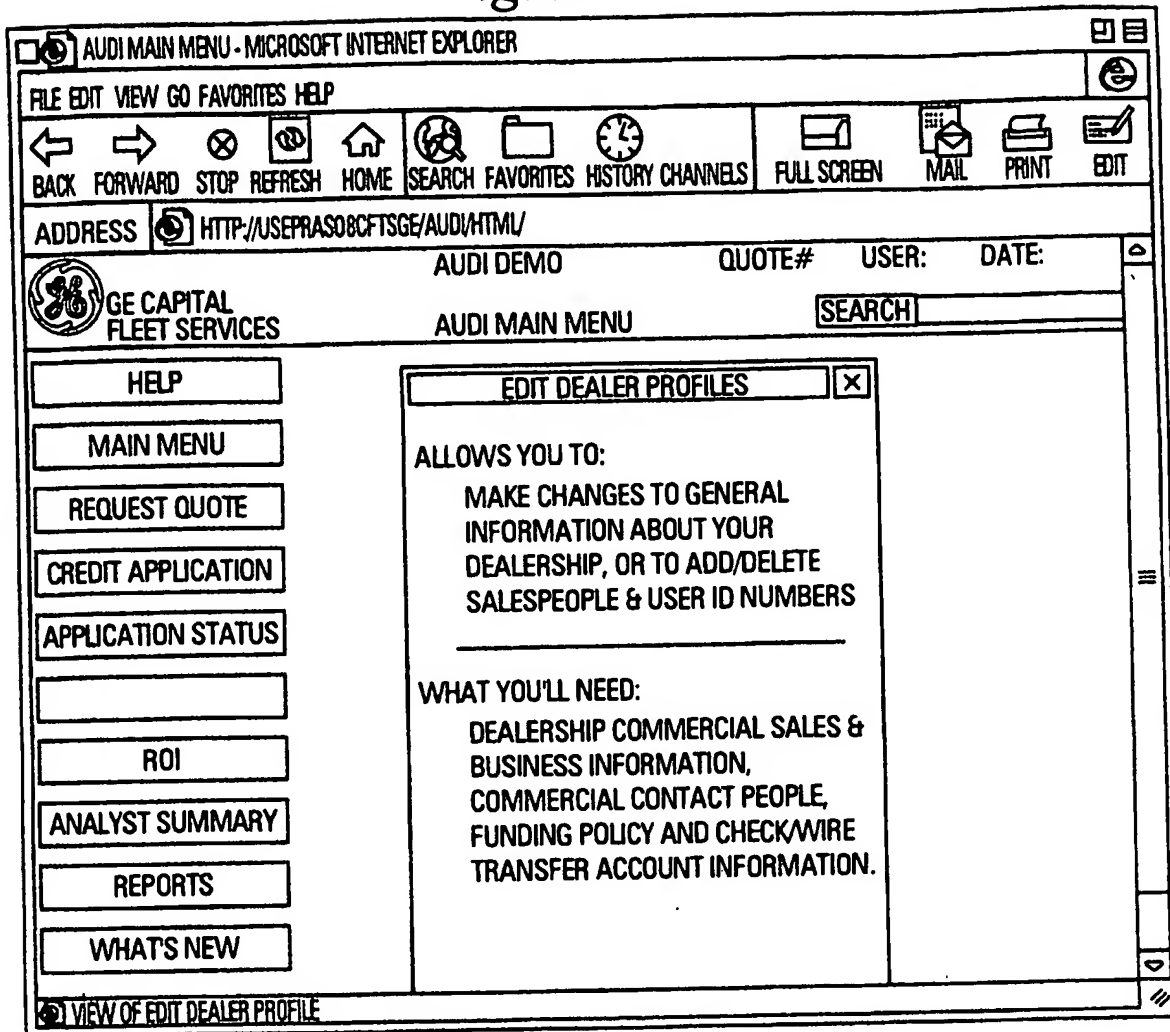



Fig. 10


REQUEST QUOTE - MICROSOFT INTERNET EXPLORER



FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS  HTTP://USEPRAS08CFTSGE/AUDI/HTML/

AUDI DEMO QUOTE# USER: DATE: 7/28/1999

 GE CAPITAL FLEET SERVICES REQUEST A QUOTE

HELP	DEALER <input type="text" value="VEHICLE"/>
MAIN MENU	DEALER INFORMATION
REQUEST QUOTE	DEALER NAME: <input type="text" value="WALSER LEXUS"/>
CREDIT APPLICATION	COMMERCIAL CONTACT NAME: <input type="text" value="SALLY CONTACT"/>
APPLICATION STATUS	PHONE: <input type="text" value="(651)111-1111"/> FAX: <input type="text" value="(612)777-7777"/>
EDIT DEALER PROFILE	DEALER RESERVE (POINTS AS A % OF CAP. COST): <input type="text" value="2%"/> 
ROI	DEALER DOCUMENTATION/ACQUISITION FEE MARK-UP: <input type="text" value="\$0"/> 
ANALYST SUMMARY	DEALER ACCOUNT MANAGER: <input type="text" value="JOE C. MANAGER"/> PHONE: <input type="text" value="(612)777-7777"/> FAX: <input type="text" value="(612)888-8888"/>
REPORTS	CREDIT BUYER: <input type="text" value="JOE C. BUYER"/> PHONE: <input type="text" value="(612)999-9999"/> FAX: <input type="text" value="(612)000-0000"/>
WHAT'S NEW	<input type="button" value="«PREV"/> <input type="button" value="NEXT»"/>
EXIT	
CONTACT US	


 GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 11

REQUEST QUOTE - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

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ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/

AUDI DEMO QUOTE# USER: DATE: 7/28/1999

GE CAPITAL FLEET SERVICES REQUEST A QUOTE SEARCH

HELP DEALER VEHICLE

MAIN MENU

REQUEST QUOTE

CREDIT APPLICATION

APPLICATION STATUS

EDIT DEALER PROFILE

ROI

ANALYST SUMMARY

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WHAT'S NEW

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VEHICLE AND FINANCING INFORMATION

CUSTOMER NAME NON-PROFIT VEHICLES TO BE LICENSED IN:

MODEL YEAR: MAKE: MODEL: PRICE \$

UPFITTING DESCRIPTION PRICE \$

TRADE EQUITY \$

CASH DOWNPAYMENT \$

TOTAL DEDUCTIONS \$

TITLE, LICENSE & REGISTRATION \$

SALES TAX (UPFRONT TAX STATES ONLY) \$

TOTAL AMOUNT TO BE FINANCED \$

TAX RATE TO BE CHARGED ON MONTHLY PAYMENT %

ASSET TYPE CARS (NON-LUXURY)

LEASE TERM (NUMBER OF MONTHS)

RESIDUAL \$ OR %

EFFECTIVE TERM

PREV SUBMIT CANCEL PRINT NEXT

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 12

CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

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ADDRESS [HTTP://USEPRAS08CFTSGE/AUDI/HTML/CREDITAPP.HTML](http://USEPRAS08CFTSGE/AUDI/HTML/CREDITAPP.HTML)

GE CAPITAL FLEET SERVICES AUDI DEMO CREDIT APPLICATION

QUOTE# USER: DATE: 8E QUOTENUMBER8 8E UADL USER8 7/26/1999

SEARCH

HELP MAIN MENU REQUEST QUOTE CREDIT APPLICATION APPLICATION STATUS EDIT DEALER PROFILE ROI ANALYST SUMMARY REPORTS WHAT'S NEW EXIT CONTACT US

CUSTOMER OWNERS CREDITORS INSURANCE HAZARDS SIGNATURE

BUSINESS INFORMATION

LEGAL CORPORATE NAME/BUSINESS NAME NON-PROFIT ☐

STREET ADDRESS 1

STREET ADDRESS 2

CITY STATE ZIP COUNTY

SELECT ONE BUSINESS START DATE CONTACT NAME

☐ CORPORATION
☒ PARTNERSHIP
☐ SOLE PROPRIETERSHIP

PHONE: FAX:

IF CORPORATION
 DATE OF INCORPORATION STATE OF INCORP. CORPORATE ID NO.

CURRENT FLEET SIZE WHERE FINANCED? (OPTIONAL)

CARS

LUXURY CARS

LIGHT TRUCKS

MEDIUM TRUCKS

HEAVY DUTY TRUCKS

TRAILERS

«PREV» «NEXT»

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 13

CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

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BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUD/HTML/CREDITAPP.HTML

GE CAPITAL FLEET SERVICES AUDI DEMO QUOTE# USER: DATE: 6E_QUOTENEMBER6 6E_UADLUSER6 7/26/1999

CREDIT APPLICATION SEARCH

HELP CUSTOMER OWNERS CREDITORS INSURANCE HAZARDS SIGNATURE

MAIN MENU

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WHATS NEW

EXIT

CONTACT US

PRINCIPAL OWNERS

OWNER NAME PCT. OF OWNERSHIP SS# PHONE

STREET ADDRESS STREET ADDRESS 2

CITY STATE ZIP

CT

SELECT ONE MORTGAGE/RENT\$ MORTGAGE HOLDER

☐ OWN HOME ☒ RENT

OWNER NAME PCT. OF OWNERSHIP SS# PHONE

STREET ADDRESS STREET ADDRESS 2

CITY STATE ZIP

CT

SELECT ONE MORTGAGE/RENT\$ MORTGAGE HOLDER

☒ OWN HOME ☐ RENT

ADDITIONAL OWNERS

«PREV NEXT»

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 14

CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/CREDITAPP.HTML

GE CAPITAL FLEET SERVICES AUDI DEMO CREDIT APPLICATION

QUOTE# USER: DATE: 7/26/1999
 &E_QUOTENUMBER& &E_USER& [SEARCH]

HELP CUSTOMER OWNERS CREDITORS INSURANCE HAZARDS SIGNATURE

MAIN MENU

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EXIT

CONTACT US

BANK INFORMATION

BANK NAME: BANK OFFICER: TITLE:

CITY STATE PHONE

CT

TYPE OF RELATIONS ACCOUNT #S

☐ ACTIVE LINE OF CREDIT

☐ TERM LOANS

☐ MORTGAGE

☐ CHECKING

MAJOR CREDITORS

NAME	CITY	STATE	TYPE OF CREDIT	PHONE	CONTACT
		CT	AUTO/TRUCK		
		CT	AUTO/TRUCK		
		CT	AUTO/TRUCK		
		CT	AUTO/TRUCK		

ADDITIONAL CREDITORS

«PREV NEXT»

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 15

CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDV/HTML/CREDITAPP.HTML

GE CAPITAL FLEET SERVICES AUDI DEMO QUOTE# USER: DATE:
&E_QUOTE#& &E_USER& 7/26/1999
CREDIT APPLICATION

HELP	<u>C</u> USTOMER <u>O</u> WNERS <u>C</u> REDITORS <u>I</u> NSURANCE <u>H</u> AZARDS <u>S</u> IGNATURE
MAIN MENU	BANK INFORMATION
REQUEST QUOTE	INSURANCE COMPANY NAME <input type="text"/>
CREDIT APPLICATION	AGENT NAME <input type="text"/> PHONE <input type="text"/> FAX <input type="text"/>
APPLICATION STATUS	STREET ADDRESS <input type="text"/> STREET ADDRESS 2 <input type="text"/>
EDIT DEALER PROFILE	CITY <input type="text"/> STATE <input type="text" value="CT"/> ZIP <input type="text"/>
ROI	AUTO COVERAGES\$ <input type="text"/> COMPREHENSIVE COVERAGES\$ <input type="text"/> COLLISION COVERAGES\$ <input type="text"/>
ANALYST SUMMARY	DEDUCTIBLE AMOUNTS <input type="text"/> POLICY NO. <input type="text"/> POLICY EXP. DATE <input type="text"/>
REPORTS	<input type="button" value="«PREV"/> <input type="button" value="NEXT»"/>
WHAT'S NEW	
EXT	
CONTACT US	

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 16

CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/CREDITAPP.HTML

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CREDIT APPLICATION SEARCH

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MAIN MENU

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WHAT'S NEW

Y2K INFORMATION

HAS YOUR BUSINESS MADE AN ASSESSMENT OF THE COST, TIME, EFFORT, AND IMPACT THAT YEAR 2000 MAY HAVE ON YOUR BUSINESS AND FINANCES?

☒ YES ☐ NO

Y2K PROJECT LEADER NAME PHONE

HAZARDOUS SUBSTANCES

WILL VEHICLES LEASED FROM GE CAPITAL BE USED TO TRANSPORT HAZARDOUS SUBSTANCES REQUIRED TO BE PLACARDED? ☐ YES ☒ NO

«PREV NEXT»


GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 17

CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS  HTTP://USEPRAS08CFTSGE/AUD/HTML/CREDITAPP.HTML

GE CAPITAL FLEET SERVICES CREDIT APPLICATION

QUOTE# USER: DATE:
 &E_QUOTENUMBER& &E_UADLUSER& 7/26/1999

SEARCH

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APPLICATION STATUS

EDIT DEALER PROFILE

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SIGNATURE

THE UNDERSIGNED CERTIFIES THAT THE ABOVE INFORMATION GIVEN FOR CREDIT PURPOSES IS TRUE AND CORRECT AND AUTHORIZES GE CAPITAL FLEET SERVICES AND ANY CREDIT BUREAU OR INVESTIGATIVE AGENCY TO INVESTIGATE REFERENCES, STATEMENTS, OR OTHER DATA LISTED ACCOMPANYING THIS APPLICATION. THE UNDERSIGNED AUTHORIZES ALL PARTIES CONTACTED TO RELEASE CREDIT AND FINANCIAL INFORMATION REQUESTED AS PART OF SAID INVESTIGATION.

SIGNATURE (TYPE FULL NAME) TITLE DATE

VEHICLE TYPE - YEAR/MAKE/MODEL PRICE ESTIMATE VEHICLE IS:

QUOTE NUMBERS THIS APPLICATION COVERS:

«PREV NEXT»


GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 18


QUOTE STATUS - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS  HTTP://USEPRAS08CFTSGE/AUDI/HTML/QUOTESTATUS.HTML

AUDI DEMO QUOTE# USER: DATE:

 GE CAPITAL FLEET SERVICES &E DEALERNAME& QUOTES

HELP CUSTOMER OWNERS CREDITORS INSURANCE HAZARDS SIGNATURE

MAIN MENU THE STATUS OF THE CREDIT REQUESTS CURRENTLY OPEN FOR <NAME GOES HERE> ARE LISTED BELOW. CLICKING ON ANY OF THOSE REQUESTS WILL BRING YOU TO YOUR CREDIT REQUEST WHERE YOU WILL HAVE THE FOLLOWING OPTIONS.

REQUEST QUOTE

CREDIT APPLICATION

APPLICATION STATUS

EDIT DEALER PROFILE

ROI

ANALYST SUMMARY

REPORTS

WHAT'S NEW

oIF CREDIT APPLICATION APPROVED

oACCEPT, CUSTOMER ACCEPTS GEFCs TERMS AND THE CREDIT PROCESS CONTINUES

oREJECT. CREDIT APPLICATION IS DISCARDED.

oEDIT. MAKE CHANGES TO THE INFORMATION WITHING THE CREDIT APPLICATION AND RESUBMIT APPLICATION STATUS

QUOTE NUMBER	APPLICANT NAME	COMPANY NAME	QUOTE DATE	CONTACT
&E_QUOTELINK&	&E DEALERNAME&	&E DEALERLEGALNAME&	&E_QUOTEDATA&	&E_CONTACT&
&E_QUOTELINK&	&E DEALERNAME&	&E DEALERLEGALNAME&	&E_QUOTEDATA&	&E_CONTACT&
&E_QUOTELINK&	&E DEALERNAME&	&E DEALERLEGALNAME&	&E_QUOTEDATA&	&E_CONTACT&
&E_QUOTELINK&	&E DEALERNAME&	&E DEALERLEGALNAME&	&E_QUOTEDATA&	&E_CONTACT&
&E_QUOTELINK&	&E DEALERNAME&	&E DEALERLEGALNAME&	&E_QUOTEDATA&	&E_CONTACT&
&E_QUOTELINK&	&E DEALERNAME&	&E DEALERLEGALNAME&	&E_QUOTEDATA&	&E_CONTACT&


 GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 19

DEALER PROFILE - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML

AUDI DEMO QUOTE# &E_QUOTESNUMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES DEALER PROFILE

HELP	DEALER CONTACTS SALES FUNDING
MAIN MENU	DEALER INFORMATION
REQUEST QUOTE	DEALER NAME &E_DEALER_NAME&
CREDIT APPLICATION	LEGAL NAME TRADE NAME (D.B.A.) &E_LEGAL_NAME& &E_TRADE_NAME&
APPLICATION STATUS	STREET ADDRESS PHONE FAX &E_DEALER_ADDR1& &E_DEALER_PHO &E_DEALER_FAX_P
EDIT DEALER PROFILE	STREET ADDRESS 2 &E_DEALER_ADDR2&
ROI	CITY STATE ZIP &E_DEALER_CITY& <input type="text"/> &E_DEALER_ZIP&
ANALYST SUMMARY	SELECT ONE <input type="radio"/> DEALER <input type="radio"/> BROKER
REPORTS	DEALER STANDING MARKET SEGMENT &E_PENDING& &E_DEALER_SERVICES&
WHAT'S NEW	DEALER ACCOUNT MANAGER PHONE FAX &E_DAM_NAME& &E_DEALER_PHO &E_DEALER_FAX_P
EXIT	TERRITORY YEARS IN BUSINESS &E_TERRITORY_NAME& &E_DATEBST
CONTACT US	DB CHECKED <input type="checkbox"/> NAME VERIFIED <input type="checkbox"/> FINANCIALS REC'D <input type="checkbox"/> AGREEMENT REC'D <input type="checkbox"/>
	<input type="button" value="PREV"/> <input type="button" value="NEXT"/>

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 20

DEALER PROFILE - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML

AUDI DEMO QUOTE# &E_QUOTENEMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES DEALER PROFILE SEARCH

HELP	DEALER CONTACTS SALES FUNDING
MAIN MENU	COMMERCIAL VEHICLE DEPARTMENT CONTACTS
REQUEST QUOTE	1ST CONTACT NAME EMAIL
CREDIT APPLICATION	&E_CONTACT1_NAME_CHECK& &E_CONTACT1_EMAIL&
APPLICATION STATUS	TITLE PHONE
EDIT DEALER PROFILE	&E_CONTACT1_TITLE& &E_CONTACT1_PHO
ROI	2ND CONTACT NAME EMAIL
ANALYST SUMMARY	&E_CONTACT2_NAME_CHECK& &E_CONTACT2_EMAIL&
REPORTS	TITLE PHONE
WHAT'S NEW	&E_CONTACT2_TITLE& &E_CONTACT2_PHO
	ADD CONTACT DELETE CONTACT
	«PREV NEXT»

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 21

DEALER PROFILE - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML

AUDI DEMO QUOTE# 5E_QUOTESNUMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES DEALER PROFILE SEARCH

HELP
MAIN MENU
REQUEST QUOTE
CREDIT APPLICATION
APPLICATION STATUS
EDIT DEALER PROFILE
ROI
ANALYST SUMMARY
REPORTS
WHAT'S NEW
EXIT
CONTACT US

DEALER CONTACTS SALES FUNDING

COMMERCIAL SALES INFORMATION

APPROX. ANNUAL COMMERCIAL SALES VOLUME (\$)
 5E_ANNUAL_COM_SALES&

MAKES OF VEHICLES SOLD: DEALER CODE
 FORD

MAKES OF VEHICLES SOLD: DEALER CODE
 FORD

MAKES OF VEHICLES SOLD: DEALER CODE
 FORD

BODY TYPES:

FINANCE SOURCES

☐ BANKS/CREDIT UNIONS
☐ CAPTIVE FINANCE COMPANIES (I.E. GMAC)
☐ LEASING COMPANIES
☐ OTHER SOURCES

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 22

DEALER PROFILE - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML

AUDI DEMO QUOTE# &E_QUOTESNUMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES DEALER PROFILE

HELP	DEALER CONTACTS SALES FUNDING
MAIN MENU	FUNDING INFORMATION
REQUEST QUOTE	TAX IDENTIFICATION #
CREDIT APPLICATION	<input type="text" value="&E_TAX_CODE_CHECK&"/>
APPLICATION STATUS	PREFERRED PAYMENT METHOD
EDIT DEALER PROFILE	<input type="radio"/> WIRE TRANSFER
ROI	WIRE TRANSFER INFORMATION REQUIRED
ANALYST SUMMARY	WT REPEAT #: <input type="text" value="&E_WTREPEAT&"/>
REPORTS	BANK NAME: <input type="text" value="&E_WT_BANK_NAME&"/>
WHAT'S NEW	BANK ABA #: <input type="text" value="&E_WT_BANK_ABA_NUMBER&"/>
EXIT	BANK CITY #: <input type="text" value="&E_WT_BANK_CITY&"/>
CONTACT US	BANK STATE #: <input type="text" value=""/>
	ACCOUNT NAME #: <input type="text" value="&E_WT_BANK_ACC_TYPE_C&"/>
	ACCOUNT #: <input type="text" value="&E_WT_BANK_ACCOUNT_NUM&"/>
	<input type="radio"/> OVERNIGHT CHECK <input type="text" value=""/> (ATTENTION)
	<input type="button" value="PREV"/> <input type="button" value="SAVE"/> <input type="button" value="CANCEL"/> <input type="button" value="PRINT"/> <input type="button" value="NEXT"/>

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 23

INTERNAL QUOTE REQUEST - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML

AUDI DEMO QUOTE# USER: DATE:

GE CAPITAL FLEET SERVICES INTERNAL QUOTE REQUEST

HELP	DEALER	VEHICLE	INTERNAL CV	TERMS	APPROVALS
MAIN MENU	DEALER INFORMATION				
REQUEST QUOTE	DEALER NAME <input type="text" value="GE_DEALER_NAME&"/>				
CREDIT APPLICATION	DEALER NAME <input type="text" value="GE_CONTACT_NAME&"/>				
APPLICATION STATUS	PHONE <input type="text" value="GE_DEALER_PHON"/>		FAX <input type="text" value="GE_DEALER_FAX_"/>		
EDIT DEALER PROFILE	DEALER RESERVE (POINTS AS A % OF CAP. COST): <input type="text" value="0%"/> ▾				
ROI	DEALER DOCUMENTATION/ACQUISITION FEE MARK-UP: <input type="text" value="\$0"/> ▾				
ANALYST SUMMARY	DEALER ACCOUNT MANAGER <input type="text" value="GE_DAM_NAME_"/>		PHONE <input type="text" value="GE_DAM_PHON"/>		FAX <input type="text" value="GE_DAM_FAX_"/>
REPORTS	CREDIT BUYER <input type="text" value="GE_CB_NAME_CH"/>		PHONE <input type="text" value="GE_CB_PHONE_"/>		FAX <input type="text" value="GE_CB_FAX_PH"/>
WHAT'S NEW					
EXIT					
CONTACT US					
	<input type="button" value="«PREV"/> <input type="button" value="NEXT»"/>				

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 24

INTERNAL QUOTE REQUEST - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML

AUDI DEMO QUOTE# USER: DATE:

GE CAPITAL FLEET SERVICES INTERNAL QUOTE REQUEST

HELP	DEALER	VEHICLE	INTERNAL CV	TERMS	APPROVALS
MAIN MENU	VEHICLE AND FINANCING INFORMATION				
REQUEST QUOTE	CUSTOMER NAME: <input type="text"/>		VEHICLES TO BE LICENSED IN: <input type="text"/>		
CREDIT APPLICATION	MODEL YEAR: <input type="text"/>	MAKE: <input type="text"/>	MODEL: <input type="text"/>	PRICE \$	<input type="text"/>
APPLICATION STATUS	UPFITTING DESCRIPTION <input type="text"/>		PRICE \$	<input type="text"/>	
EDIT DEALER PROFILE	TRADE EQUITY		\$	<input type="text"/>	
ROI	CASH DOWNPAYMENT		\$	<input type="text"/>	
ANALYST SUMMARY	TOTAL DEDUCTIONS		\$	<input type="text"/>	
REPORTS	TITLE, LICENSE & REGISTRATION		\$	<input type="text"/>	
WHAT'S NEW	SALES TAX (UPFRONT TAX STATES ONLY)		\$	<input type="text"/>	
EXIT	TOTAL AMOUNT TO BE FINANCED		\$	<input type="text"/>	
CONTACT US	TAX RATE TO BE CHANGED ON MONTHLY PAYMENT <input type="text"/> %				
	ASSET TYPE <input type="text" value="CARS (NON-LUXURY)"/>				
	LEASE TERM (NUMBER OF MONTHS) <input type="text"/>				
	RESIDUAL	\$ <input type="text"/>	OR	<input type="text"/> %	
	EFFECTIVE TERM	<input type="text"/>			
	<input type="button" value="PREV"/> <input type="button" value="NEXT"/>				

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 25

INTERNAL QUOTE REQUEST - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUD/HTML/DEALERPROFILE.HTML

AUDI DEMO QUOTE# USER: DATE:

GE CAPITAL FLEET SERVICES INTERNAL QUOTE REQUEST


HELP	DEALER	VEHICLE	INTERNAL CV	TERMS	APPROVALS
MAIN MENU	INTERNAL CV				
REQUEST QUOTE	TRANSACTION MONTH		LEASE TYPE		
CREDIT APPLICATION	JANUARY <input type="button" value="v"/>		OPERATING LEASE <input type="button" value="v"/>		
APPLICATION STATUS	APR/MONTHLY PAYMENTS		<input type="text"/>		
EDIT DEALER PROFILE	<input type="text"/>		<input type="button" value="COMPUTE MONTHLY PAYMENTS"/>		
ROI	NUMBER OF ADVANCE PAYMENTS AT:		<input type="text"/> <input type="radio"/> 1ST MONTH <input type="radio"/> 2ND MONTH		
ANALYST SUMMARY	DEALER FEE (IN DOLLARS):		OR DEALER FEE (IN PERCENT) %:		
REPORTS	<input type="text"/>		<input type="text"/>		
WHAT'S NEW	MONTHLY FEE:		PRI:		
EXIT	<input type="text"/>		<input type="text"/>		
CONTACT US	GECFS DOC FEE:		CV %:		
	<input type="text"/>		<input type="text"/>		
	TAX LIFE:		FIXED OR FLOATING RATE:		
	<input type="radio"/> 3 YEARS <input type="radio"/> 5 YEARS <input type="radio"/> 7 YEARS		<input type="radio"/> FIXED RATE <input type="radio"/> FLOAT RATE		
	<input type="button" value="«PREV"/> <input ge="" logo"="" type="button" value="NEXT» </td> </tr> </tbody> </table> <p> GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM				

Fig. 26


INTERNAL QUOTE REQUEST - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS  HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML

AUDI DEMO QUOTE# USER: DATE:

 GE CAPITAL FLEET SERVICES INTERNAL QUOTE REQUEST

HELP	DEALER	VEHICLE	INTERNAL CV	TERMS	APPROVALS
APPROVALS, COMMENTS/SPECIAL REQUIREMENTS					
PAYMENT TERMS (DAYS):		UPFIT FEE:			
<input type="text"/>		<input type="text"/>			
LATE PAYMENT CHARGE (PER MONTH):		INTERIM INTEREST (%):			
<input type="text"/>		<input type="text"/>			
BILL THRU:					
<input type="text"/>					
		<input type="button" value="«PREV"/> <input type="button" value="NEXT»"/>			

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM


MAIN MENU
REQUEST QUOTE
CREDIT APPLICATION
APPLICATION STATUS
EDIT DEALER PROFILE
ROI
ANALYST SUMMARY
REPORTS
WHAT'S NEW


Fig. 27

INTERNAL QUOTE REQUEST - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS  HTTP://USEPRAS08CFTSGE/AUDV/HTML/DEALERPROFILE.HTML

 GE CAPITAL FLEET SERVICES AUDI DEMO QUOTE# USER: DATE:

INTERNAL QUOTE REQUEST

HELP	DEALER	VEHICLE	INTERNAL CV	TERMS	APPROVALS
MAIN MENU	CONTRACTUAL TERMS & CONDITIONS				
REQUEST QUOTE	PRICING PREPARED BY: <input type="text" value="GE_USERID&"/>				
CREDIT APPLICATION	ACCOUNT MANAGER:		SALES MANAGER:		
APPLICATION STATUS	<input type="text"/>		<input type="text"/>		
EDIT DEALER PROFILE	TERRITORY/CUST. SVC. MGR.:		PRICING COMMITTEE:		
ROI	<input type="text"/>		<input type="text"/>		
ANALYST SUMMARY	COMMENTS/SPECIAL REQUIREMENTS:				
REPORTS	<input type="text"/>				
WHAT'S NEW	<input type="text"/>				
	<input type="button" value="«PREV"/> <input type="button" value="SAVE"/> <input type="button" value="CLEAR"/> <input type="button" value="CANCEL"/> <input type="button" value="NEXT»"/>				


 GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 28

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML

AUDI DEMO QUOTE# &E.QUOTE#& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES ANALYST SUMMARY [SEARCH]

HELP SUMMARY CUSTOMER BUSINESS PRINCIPAL COLLATERAL DEALER DOCUMENTS

MAIN MENU

REQUEST QUOTE

CREDIT APPLICATION

APPLICATION STATUS

EDIT DEALER PROFILE

ROI

ANALYST SUMMARY

REPORTS

WHAT'S NEW

EXIT

CONTACT US

CREDIT DECISION SUMMARY

STATUS: ELAPSED TIME: NO AVAILABLE TIMES

QUOTE: CUSTOMER NAME: CONTACT NAME: PHONE: FAX:

DEALER NAME: COMMERCIAL NAME: PHONE: FAX:

YEAR BUSINESS STARTED:

TERRITORY: DAM: PHONE: FAX:

CREDIT BUYER: PHONE: FAX:

TRANSACTION SPECIALIST: PHONE: FAX:

MODEY YEAR: MAKE: MODEL: MSRP:

TOTAL CAP:

UPFIT DESCRIPTION: MSRP%: AMT TO BE FUNDED:

PAYMENT: DEALER RESERVE %: DEALER RESERVE \$:

PAYMENT W/TAX: DEALER DOC FEE: LEASE TYPE: OPERATING LEASE

TAX RATE: CV %: APR %:

TOAST REQUIRED: STATUS: APPROVED EFFECTIVE TERM:

YES NO PENDING

APPEALED:

PENDING

POSITIVE/MITIGANTS

HOME OWNER

DOWN PAYMENT

LONG TIME IN BUSINESS

STRONG COLLATERAL

GOOD AMORT TERM

LOW REVOLVING AND/OR HIGH AVAILABILITY

WELL PAID CREDIT

OTHER:

NEGATIVE RISKS

SHORT TIME IN BUSINESS

EXTENDED TERMS

LIENS/JUDGMENT/REPOS

HIGH REVOLVING AND/OR LOW AVAILABILITY

NO LIKE CREDIT

BANKRUPTCY

POOR PAY HISTORY

OTHER:

CREDIT ANALYST DECISION JUSTIFICATION:

VIEW CREDIT APP VIEW QUOTES VIEW CREDIT SCORES

PREV NEXT

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 29

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDV/HTML/ANALYSTSUMMARY.HTML

AUDI DEMO QUOTE# &E_QUOTENUMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES ANALYST SUMMARY

HELP	SUMMARY	CUSTOMER	BUSINESS	PRINCIPAL	COLLATERAL	DEALER	DOCUMENTS
MAIN MENU	TIME STATUS (IN BUSINESS HOURS)						
REQUEST QUOTE	PHASE	&E_PHASE&	STOP TIME:		&E_STOP_TIME&		
CREDIT APPLICATION	START TIME:	&E_START_TIME&	TOTAL ELAPSED TIME:		&E_TOTAL_ELAPSED_TIME&		
APPLICATION STATUS	QUOTE:	&E_QUOTE_NO&	QUOTE REQUEST SUBMITTED:		&E_QUOTE_REQ_SUBMITTED&		
EDIT DEALER PROFILE	CUSTOMER QUOTE DECISION:	&E_CUST_DECISION&	QUOTE RETURNED:		&E_QUOTE_RETURNED&		
ROI	CREDIT APP PROCESSING:	&E_CREDIT_APP_PROCC&	CREDIT APP SUBMITTED:		&E_CREDIT_APP_SUBMITTED&		
ANALYST SUMMARY	CUSTOMER DECISION:	&E_CUST_DEC&	CREDIT DECISION MADE:		&E_CREDIT_DECISION_MADE&		
REPORTS	DOCUMENT PROCESSING:	&E_DOC_PROCESS&	REQUEST FOR DOCUMENTS:		&E_REQ_DOCS&		
WHAT'S NEW	FUNDING REQUEST:	&E_FUNDING_REQ&	DOCS SENT TO CUSTOMER:		&E_DOCS_SENT_CUST&		
EXIT	DOCS RECEIVED AT GE:	&E_DOCS_RECDEG&					
CONTACT US	TOTAL:	&E_TOTAL&					
	SUMMARY						
	GE ELAPSED TIME:			&E_ELAPSEDTIMETOTAL&			
	CUSTOMER ELAPSED TIME:			&E_ELAPSEDCUSTTIME&			

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 30

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML

AUDI DEMO QUOTE# 6E QUOTENUMBER6 USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES ANALYST SUMMARY SEARCH

HELP SUMMARY CUSTOMER BUSINESS PRINCIPAL COLLATERAL DEALER DOCUMENTS

MAIN MENU

REQUEST QUOTE

CREDIT APPLICATION

APPLICATION STATUS

EDIT DEALER PROFILE

ROI

ANALYST SUMMARY

REPORTS

WHAT'S NEW

EXIT

CONTACT US

CREDIT DECISION/SUMMARY

LEGAL CORPORATE NAME/BUSINESS NAME

STREET ADDRESS

STREET ADDRESS 2

CITY STATE ZIP COUNTY

SELECT ONE BUSINESS START DATE CONTACT NAME

☐ CORPORATION ☐ PARTNERSHIP ☐ SOLE PROPRIETORSHIP

PHONE: FAX:

IF CORPORATION

DATE OF INCORPORATION STATE OF INCORP. CORPORATE ID NO.

CURRENT FLEET SIZE WHERE FINANCED? (OPTIONAL)

☐ CARS ☐ GE CAPITAL

☐ LUXURY CARS ☐ GE CAPITAL

☐ LIGHT TRUCKS ☐ GE CAPITAL

☐ MEDIUM TRUCKS ☐ GE CAPITAL

☐ HEAVY DUTY TRUCKS ☐ GE CAPITAL

☐ TRAILERS ☐ GE CAPITAL

CURRENT CUSTOMER ☐ YES ☐ NO

CORP. CODE FLEET #

COLLECTOR NAME: COLLECTOR PHONE:

STATUS: OUTSTANDING BANK VALUE \$:

CURRENT

Y2K EVALUATED ☐ YES ☐ NO

CONTACT: PHONE:

COMPANY NAME: DATE LAST UPDATED:

DUNS#: SIC CODE: SIC CODE:

RATING: # OF EMPLOYEES: HISTORY:

PAYDEX: % W/IN TERMS: # TRADES:

HIGHEST CREDIT \$: AUDIT STATUS: STATEMENT DATE:

NOTES: UNKNOWN

PREV NEXT

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 31

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML

AUDI DEMO QUOTE# &E_QUOTEVENBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES ANALYST SUMMARY

HELP SUMMARY CUSTOMER BUSINESS **PRINCIPAL** COLLATERAL DEALER DOCUMENTS

MAIN MENU

REQUEST QUOTE

CREDIT APPLICATION

APPLICATION STATUS

EDIT DEALER PROFILE

ROI

ANALYST SUMMARY

REPORTS

WHAT'S NEW

EXIT

CONTACT US

PRINCIPAL INFORMATION

OWNER NAME: TITLE: % OF OWNERSHIP:

PHONE: SS#: DATE OF BIRTH:

ADDRESS: ADDRESS2:

CITY: STATE: ZIP:

HOME OWNERSHIP STATUS:

PUBLIC RECORDS: PAST DUE AMT: INQUIRIES: SALES ACCTS:

INSTALL BALANCE: SCH/EST PMT: INQUIRES/6 MO.: NOW DEL/DAY:

REAL ESTATE BALANCE: PAYMENT: TRADELINES: WAS DEL/DAY:

REVOLVING BALANCE: REVOLVING AVAILABLE: PAID ACCOUNTS: OLD TRADE:

FICO SCORE: CBR UPDATE DATE:

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 32

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUD/HTML/ANALYSTSUMMARY.HTML

AUDI DEMO QUOTE# 6E_QUOTENUMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES ANALYST SUMMARY

HELP	SUMMARY	CUSTOMER	BUSINESS	PRINCIPAL	COLLATERAL	DEALER	DOCUMENTS
------	---------	----------	----------	-----------	------------	--------	-----------

COLLATERAL INFORMATION

CUSTOMER NAME NON-PROFIT ☐ VEHICLES TO BE LICENSED IN:

MODEL YEAR: MAKE: MODEL: PRICE \$

UPFITTING DESCRIPTION PRICE \$

TRADE EQUITY \$

CASH DOWNPAYMENT \$

TOTAL DEDUCTIONS \$

TITLE, LICENSE & REGISTRATION \$

SALES TAX (UPFRONT TAX STATES ONLY) \$

TOTAL AMOUNT TO BE FINANCED \$

TAX RATE TO BE CHARGED ON MONTHLY PAYMENT %

ASSET TYPE

LEASE TERM (NUMBER OF MONTHS)

RESIDUAL \$ OR %

EFFECTIVE TERM

GE DOCUMENT FEE: DEALER DOCUMENT

MSRP: % OF MSRP

PAYMENT FACTOR:

TOTAL % DOWN (ADVANCE PMTS + DOWN PMT + TRADES)/(CHASSIS + UPFIT):

CV %: APR %:

NOTES:

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 33

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUD/HTML/ANALYSTSUMMARY.HTML

AUDI DEMO QUOTE# 6E_QUOTESNUMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES ANALYST SUMMARY

HELP SUMMARY CUSTOMER BUSINESS PRINCIPAL COLLATERAL DEALER DOCUMENTS

MAIN MENU

REQUEST QUOTE

CREDIT APPLICATION

APPLICATION STATUS

EDIT DEALER PROFILE

ROI

ANALYST SUMMARY

REPORTS

WHAT'S NEW

EXIT

CONTACT US

COLLATERAL INFORMATION

DEALER NAME ☐ DEALER ☐ BROKER

ADDRESS PHONE

ADDRESS FAX

CITY STATE ZIP

COMMERCIAL CONTACTS

1) NAME PHONE

TITLE FAX

2) NAME PHONE

TITLE FAX

3) NAME PHONE

TITLE FAX

FEE MARKUP DEALER RESERVE

NOTES:

REPORTS

☐ YIELD (QUOTE TO FUNDING RATIOS / VOLUME)

☐ DEALER BROKER AGREEMENT

☐ VIEW

☐ FINANCIALS RECEIVED

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 34

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS HTTP://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML

AUDI DEMO QUOTE# &E.QUOTE#NUMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES ANALYST SUMMARY SEARCH


HELP	SUMMARY CUSTOMER BUSINESS PRINCIPAL COLLATERAL DEALER DOCUMENTS
MAIN MENU	DOCUMENTS
REQUEST QUOTE	IMPORTANT
CREDIT APPLICATION	PLEASE SIGN, DATE AND INITIAL THE FOLLOWING DOCUMENTS ONLY WHEN YOU SEE AN X NEXT TO THE SIGNATURE BLOCK LINE. THE REMAINING BLANK LINES THAT YOU SEE IN THE DOCUMENTS WILL BE FILLED IN BY OUR OPERATIONS DEPARTMENT AT THE TIME OF FUNDING.
APPLICATION STATUS	PLEASE USE THE CHECKLIST BELOW TO ENSURE THAT A COMPLETE PACKAGE IS RETURNED TO THE "SERVICES" GROUP FOR PROMPT FUNDING.
EDIT DEALER PROFILE	DOCUMENTS
ROI	<input type="checkbox"/> MASTER LEASE AGREEMENT (SIGN, DATE AND INITIAL) <input type="checkbox"/> RATE SCHEDULE (SIGN) <input type="checkbox"/> BUSINESS USE CERTIFICATION <input type="checkbox"/> SCHEDULE A (SIGN) <input type="checkbox"/> EXHIBIT S (SIGN AND DATE) <input type="checkbox"/> CONTINUING GUARANTEE (SIGN, DATE AND NOTARIZE)
ANALYST SUMMARY	CHECK OR DEPOSIT TO VENDOR
REPORTS	<input type="checkbox"/> SEE THE INVOICE ACCOMPANYING THE DOCUMENT PACKAGE. MAKE THE CHECK PAYABLE TO GEFCs. IF FUNDS ARE PAID TO DEALER, PLEASE SHOW THIS ON THE INVOICE.
WHAT'S NEW	INSURANCE
EXIT	<input type="checkbox"/> SEE THE INVOICE ACCOMPANYING THE DOCUMENT PACKAGE. MAKE THE CHECK PAYABLE TO GEFCs. IF FUNDS ARE PAID TO DEALER, PLEASE SHOW THIS ON THE INVOICE.
CONTACT US	FRONT AND BACK COPY OF THE MSO/TITLE
	<input type="checkbox"/> SEE TITLING INSTRUCTIONS PROVIDED WITH THE DOCUMENTS.
	DEALER INVOICES
	<input type="checkbox"/> SHOW ANY TRADES OR DEPOSITS. MAKE INVOICE TO: GELCO CORPORATION 3 CAPITAL DRIVE EDEN PRAIRIE, MN 55344 PLEASE MAIL COMPLETED PACKET TO: GE CAPITAL FLEET SERVICES, ATTN: CATHY ROBERTS VATRK AT 3 CAPITAL DRIVE, EDEN PRAIRIE, MN 55344
	MISC. DOCUMENTS (AS NEEDED)
	<input type="checkbox"/> TAX EXEMPTION CERTIFICATE <input type="checkbox"/> UCC IF YOU HAVE ANY QUESTIONS ABOUT ANY OF THE ABOVE ITEMS, PLEASE CALL AMY JERDEE AT 1-800-875-5969 EXT. 2055
	<input type="button" value="PROCESS"/> <input type="button" value="CANCEL"/> <input type="button" value="PREV"/> <input type="button" value="NEXT"/>

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 35

CUSTOMER INFORMATION			
CUSTOMER: ORITZ METAL SHOP ADDRESS: 5 WILLY WONKA BLVD CITY: MTKA STATE: MN ZIP: 55351			
CUSTOMER INFORMATION			
LEASE TYPE:	OPEN END / OPERATING LEASE	MONTHLY PAYMENTS:	382.19
TAX BENEFITS:	RETAINED BY GECFS	RESIDUAL:	8,000.00
ASSET TYPE:	TRACTOR	CYCLE MONTH:	50
CAP COST:	22,618		
CONTRACTUAL PRICING			
DEALER FEE:	113.09	FUNDING MONTH:	MARCH
DOC FEE:	150.00	INTEREST INDEX:	2 YR TSY
		CALCULATION:	MORTGAGE
PAYMENTS IN ADVANCE		365 DAY INTEREST:	YES
CONTRACTUAL TERMS AND CONDITIONS			
PAYMENT TERMS	10 DAYS	UPFIT FEE:	N/A
LATE PAYMENT CHARGE	1.5%	INTERIM INTEREST:	PRIME + 1%
BILL THROUGH	SOLD		
EFFECTIVE DATE OF PRICING:	FIRST MONTH AFTER GECFS SIGNS NEW CONTRACTS		
RULE 15/16			
COMMENTS / SPECIAL REQUIREMENTS		CUSTOMER LEASE PROFITABILITY	
		DISCOUNTED CASH FLOWS:	
		NET REVENUE:	\$ 6,863 11.05%
		INTEREST EXPENSE:	\$ 3,506 5.65%
COMMENTS / SPECIAL REQUIREMENTS		CONTRIBUTED VALUE	\$ 3,357 5.41%
ACCOUNT MANAGER:	_____	CUMULATIVE ANI	\$745,177
SALES MANAGER:	_____		
TERRITORY MANAGER:	_____		
PRICING COMMITTEE:	_____		

Fig. 36

	GE CAPITAL FLEET SERVICES																					
LEASE PROPOSAL																						
<table style="width: 100%;"><tr><td style="width: 30%;">TODAY'S DATE:</td><td style="width: 35%; text-align: center;">11/15/99</td><td style="width: 35%; text-align: right;">QUOTE EXPIRATION: 12/15/99</td></tr><tr><td>TO:</td><td colspan="2"></td></tr><tr><td>CONTACT:</td><td colspan="2"></td></tr><tr><td>FAX#:</td><td colspan="2"></td></tr><tr><td>FROM:</td><td colspan="2"></td></tr><tr><td>FAX#:</td><td colspan="2"></td></tr><tr><td>CUSTOMER:</td><td colspan="2"></td></tr></table>		TODAY'S DATE:	11/15/99	QUOTE EXPIRATION: 12/15/99	TO:			CONTACT:			FAX#:			FROM:			FAX#:			CUSTOMER:		
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CUSTOMER:																						
TERMS OF PROPOSAL																						
<table style="width: 100%;"><tr><td style="width: 30%;">PURCHASE PRICE:</td><td style="width: 70%; text-align: right;">22,618</td></tr><tr><td>FINANCED AMOUNT:</td><td style="text-align: right;">22,618</td></tr><tr><td>TERM (MONTHS):</td><td style="text-align: right;">50</td></tr><tr><td>RESIDUAL:</td><td style="text-align: right;">8,000</td></tr><tr><td>RESIDUAL%:</td><td style="text-align: right;">35.37%</td></tr><tr><td>MONTHLY PAYMENT:</td><td style="text-align: right;">\$382.19</td></tr><tr><td>DOCUMENTATION FEE:</td><td style="text-align: right;">\$150.00</td></tr><tr><td>DEALER FEE:</td><td style="text-align: right;">\$113.09</td></tr><tr><td>APR:</td><td style="text-align: right;">10.0000%</td></tr></table>		PURCHASE PRICE:	22,618	FINANCED AMOUNT:	22,618	TERM (MONTHS):	50	RESIDUAL:	8,000	RESIDUAL%:	35.37%	MONTHLY PAYMENT:	\$382.19	DOCUMENTATION FEE:	\$150.00	DEALER FEE:	\$113.09	APR:	10.0000%			
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THIS PROPOSAL DOES NOT CONSTITUTE A COMMITMENT BY GECFS TO ENTER INTO THE PROPOSED TRANSACTION AND DOES NOT CREATE A CONTRACT. A COMMITMENT IS CONTINGENT UPON: 1) CREDIT APPROVAL 2) PREPARATION AND EXECUTION OF TRANSACTION DOCUMENTATION ACCEPTABLE TO GECFS, 3) AND THE COMPLETION AND FUNDING OF THE TRANSACTION WITHIN THIRTY (30) DAYS FROM THE DATE OF THIS PROPOSAL																						
<table style="width: 100%;"><tr><td style="width: 50%; text-align: center;">_____ ACCEPTED</td><td style="width: 50%; text-align: center;">_____ OFFERED</td></tr></table>		_____ ACCEPTED	_____ OFFERED																			
_____ ACCEPTED	_____ OFFERED																					

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/32125**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(7) :G06F 17/60

US CL :705/38, 1, 39

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/38, 1, 39

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
noneElectronic data base consulted during the international search (name of data base and, where practicable, search terms used)
PROQUEST (NPL), WEST 2.0**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,274,547 A (ZOFFEL et al) 28 December 1993, abstract, col. 4 L 45 - col. 6 L 68	14-19
X,P	US 6,023,687 A (WEATHERLY et al) 08 February, 2000, entire document	1-22
A	US 5,611,052 A (DYKSTRA et al) 11 March 1997, entire document	1-22
A	US 5,383,113 A (KIGHT et al) 17 January 1995, entire document	1-22
A	US 5,239,462 A (JONES et al) 24 August 1993, entire document	1-22

☐ Further documents are listed in the continuation of Box C.
 ☐ See patent family annex.

* Special categories of cited documents:	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A" document defining the general state of the art which is not considered to be of particular relevance	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E" earlier document published on or after the international filing date	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&" document member of the same patent family
"O" document referring to an oral disclosure, use, exhibition or other means	
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

18 JANUARY 2001

Date of mailing of the international search report

23 FEB 2001

Name and mailing address of the ISA/US
Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

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